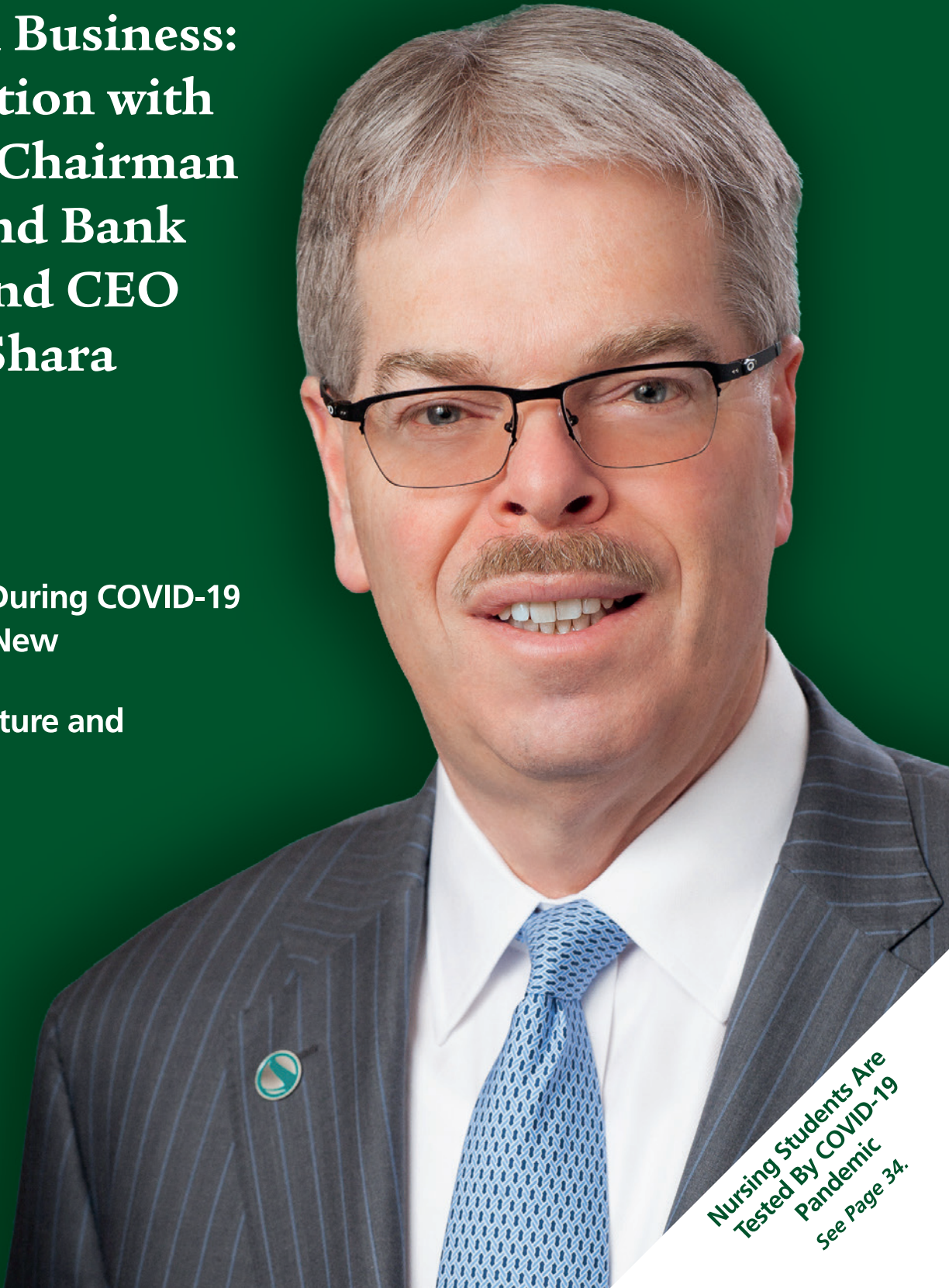


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- Managing Risk During COVID-19
- Optimizing the New Supply Chain
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Nursing Students Are
Tested By COVID-19
Pandemic
See Page 34.

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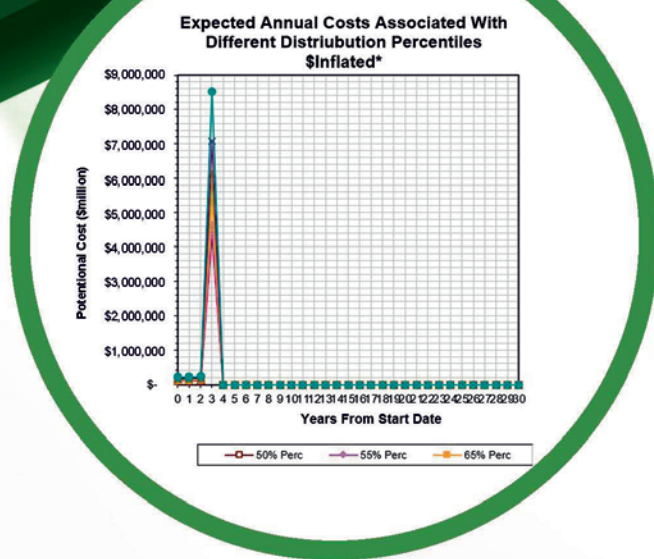


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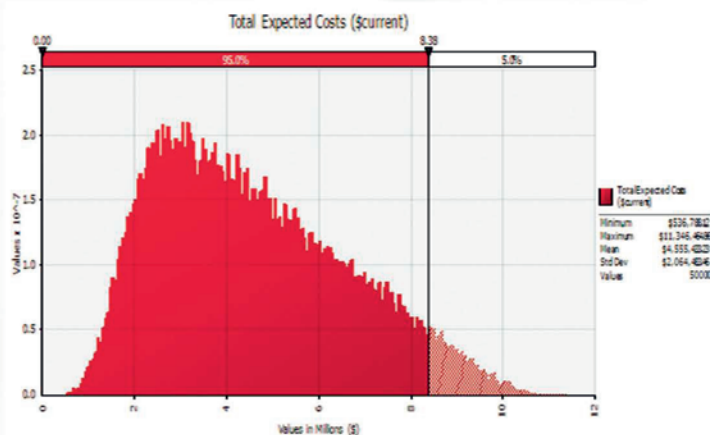
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Stew Leonard's President and CEO, Stew Leonard Jr., Shares Lessons Learned from COVID-19 Pandemic

Leonard estimated it's costing \$1.25 per customer to have hand sanitizer available and wipes to clean off the carts.

By Anthony Russo
President, CIANJ

Stew Leonard's was dubbed the "Disneyland of Dairy Stores" for its petting zoos, interactive displays, animatronics and costumed characters. When COVID-19 hit, however, the popular grocer was forced to eliminate these features and concentrate

on crisis management to protect its employees and allay customers' fears.

Stew Leonard Jr., the second-generation, president and CEO of the beloved grocery chain, gave an inside look at how his stores are managing through the pandemic during a virtual program attended by CIANJ members.

For months, Leonard did not dare take a day off. "There was so much demand and volatility in the market." To keep toilet paper rolls on his shelves, Leonard said he had to buy from Spain. "We had to call everybody we knew."

He quickly instituted a crisis management team that pored over the daily news updates and the executive orders from the governors of Connecticut, New York and New Jersey. The chain's seven stores are in the tri-state region with the Garden State's first store opening last year. It's a family-run business and Leonard's nephew, Jake Tavallo, oversees the Paramus operation.

Leonard's team conformed to the prescribed six-foot social distancing rules throughout the stores, installed protective Plexiglas shields and counted customers to make certain the stores did not exceed the 50 percent occupancy guidelines.

Shoppers "were petrified," Leonard recalled. "They had on hats, gloves and face masks." Every night, all equipment is washed, bleached and sanitized. "People don't mind the smell of Clorox these days," he explained.

The chain employs 2,500 workers and Leonard said they found the cafeteria posed the greatest risk to contracting the virus. To shield

his workers, Leonard had Plexiglas cubicles constructed so the workers ate alone. Within three weeks of building the cubicles, the virus' spread was dramatically reduced, he said.


Tavallo said the company was committed to transparency and communications through the crisis to allay fears in team members and the public. Every day, team members were sent videos with the latest news on the virus and even commentary from medical experts.

Many lessons were learned during the ordeal—foremost on leadership. Leonard said he found "certain leadership qualities popped out in people." In his estimation, the good leaders "didn't panic. They listened to what was happening and were able to appear calm and convey that to the team," Leonard said.

The volatile nature of the situation did not allow the store executives to collect data and analyze options, as they were accustomed. "We had to do a lot of shooting from the hip," Leonard said.

Tavallo explained that his store had to adapt to customers' changing preferences. For instance, loose fresh corn had always been a store favorite—but now packed ears were gaining popularity. Similarly, he also found people were buying more raw ingredients to make their meals from scratch.

When the big food processing plants in the west were shuttered by the virus, Stew Leonard's was able to pivot to smaller, family-owned farms for supplies. "We have a lot of IOUs out there now," Leonard said.

As an essential service, the grocery stores were open throughout the pandemic, and the experience enabled Leonard to give re-opening advice to retailers that were temporarily closed. "Keep your customers feeling safe and secure. You've got to be visibly doing things in front of the customer. You're got to make them feel they are in a safe environment," he said. 



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Assessing/Improving Supply Chains: Lessons from the COVID-19 Crisis

COMMERCE asked experts at New Jersey's top CPA firms for their take on supply chains and how to improve them. The key is to keep all supply chain participants operational.

Compiled by Miles Z. Epstein
Editor, COMMERCE

According to Seton Hall University Stillman School of Business Professor Penina Orenstein, "Supply chain management is concerned with the efficient integration of suppliers, factories, warehouses and stores so that merchandise is produced and distributed in the right quantities, to the right locations and at the right time."

From a COVID-19 perspective, "we are initially looking at re-tooling the supply chain," she explains. "As time goes on and there is a shutdown in the labor force, it is likely that the supply chain structure can fail. The key is to keep all supply chain participants operational."

COMMERCE asked experts at New Jersey's top accounting firms for their take on supply chains and how to improve them.



CohnReznick LLP
By Duraid Jwayyed,
Director, CohnReznick Advisory

The COVID-19 crisis has disrupted supply chains and customer demand in industries across the globe. Along with future concerns around weather, commodity pricing and

escalating geopolitical tensions, businesses face unprecedented challenges in managing a reliable and consistent supply chain. The pandemic created a shift toward digital buying and delivery across industries and supply chains, and businesses must be able to pivot to meet new consumer expectations. These expectations include delivery promptness, transparency and accuracy. Connecting a physical inventory fulfillment footprint with a virtual planning envi-

"As time goes on and there is a shutdown in the labor force, it is likely that the supply chain structure can fail."

ronment will be critical in successfully meeting post-COVID-19 consumer expectations. Businesses will need to quickly fulfill ecommerce orders and optimize inventory to ensure that products are available locally and at a national level. Businesses would be advised to employ Integrated Business Planning (IBP) as a strategy to align people, process, and data in building a centralized, collaborative planning environment. IBP can help businesses enhance the cus-

tomers experience, reduce operating expenses and efficiently adjust their strategies for this dynamic environment.



Deloitte & Touche LLP
By Paul Krieger,
Managing Partner for
New Jersey

Many organizations are looking to build up what can be called "supply-chain resilience." This is critical because the issue for many companies is not just to get their supply chains operational as an immediate reaction to the crisis, but to become more agile and protected as they move from what we call the "Respond" phase to the "Recover" phase on the COVID journey. Achieving resilience can start with a mapping exercise to pinpoint potential trouble spots along the chain and assessing each vendor's capacity level. Then the company can create scenario plans to understand and mitigate margin impact, identify back-up suppliers and potentially repurpose existing inventory in light of changes in customer demand. Underlying this is technology. Achieving resilience is a continuous process that requires data, insights and responsiveness. Companies should consider if digital tools may be needed to modernize their supply chains to keep up with a changing world.



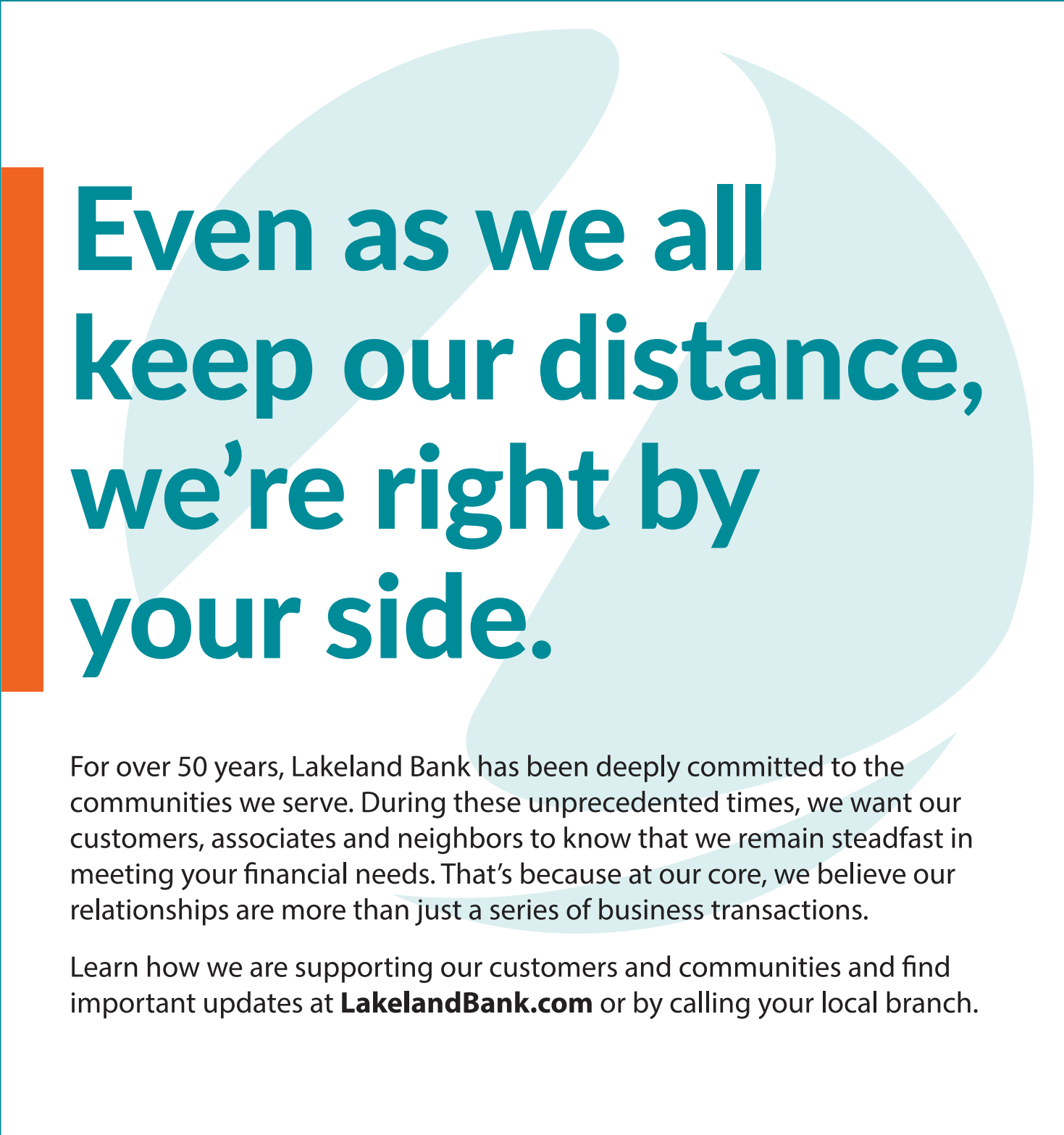
Goldstein Lieberman & Company, LLC
By Phillip E. Goldstein,
CPA, Managing Partner

When it comes to supply chains, diversity is the new normal. We have recently witnessed the downside of counting on a single supply chain after COVID-19. When personal protective gear for healthcare workers fighting the pandemic was needed, the main source was China. When the demand became too great and the reliability of shipping due to the coronavirus was quickly

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ended, a bidding war ensued. Lesson learned. I advise clients to establish a network of supply sources. If goods primarily come from China, find alternatives—Mexico and Canada are close enough to reach by road in times of emergency. Of course, there's no place like home, so my mantra is...don't rule out the United States. Yes, the cost of home goods may be higher, but not nearly as high as the cost involved when business stops because no one planned for one of those inevitable rainy days. The bottom line—always have a minimum of three different supply chains in different geographical locations to make sure your company is ready for the future.



Grassi

By Michael A. Violano,
CPA, MST,
Partner, Manufacturing &
Distribution Practice

A best practice I recommend to manufacturers is diversifying the vendors in their supply chain across multiple regions. The COVID-19 world has shown us just how important this strategy is, but it's also crucial in times of political unrest, natural disasters or other crises that cause disruption in one part of the world. If raw materials or manufactured goods are only sourced from one country, the

client should find two or three vendors there to mitigate the dependency risk. Assessing a supply chain and evaluating new options should take several factors into consideration. Low cost alone is not enough if the shipment takes too long to arrive, whereas quick delivery may not offset high costs. Manufacturers should take a holistic view of the entire supply chain performance—from quality and cost to timeliness and lead time—to determine how well the supply chain is functioning and which links to strengthen.

Marcum is advising retail and manufacturing clients to work together to get things back on track.



Klatzkin

By John Blake,
CPA, MBA, Partner

One supply chain strategy that we advise our clients on is whether their system allows for accurate and timely data and information. Having real-time information available is key to the decision-making process and

enables the business owner to make expedient changes. We also encourage clients to standardize as much as possible to increase efficiency. Another area that we review with clients, especially due to the COVID-19 pandemic, evaluates their vendor performance. The company can only operate as efficiently as their vendors will allow, and many supply chains have been interrupted or broken due to COVID-19, so finding new vendors may be necessary. Finally, we will typically review the client's cash flow and offer strategies to reduce the cycle time. This is even more important due to the COVID-19 pandemic when many companies are short on cash.



Marcum LLP

By Ronald Friedman,
CPA, Partner, National
Co-Leader, Retail & Consumer
Products Group

With no cash coming in the door, many brick-and-mortar retailers turned to online sales, but few could generate enough revenue this way to cover ongoing expenses. Most retailers advised their suppliers they would need anywhere from 90 to 120 extra days to pay current and past due bills. All open orders were cancelled, and suppliers were advised not to ship without approvals. Marcum

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Manufacturers should take a holistic view of the entire supply chain performance—from quality and cost to timeliness and lead time—to determine how well the supply chain is functioning and which links to strengthen.

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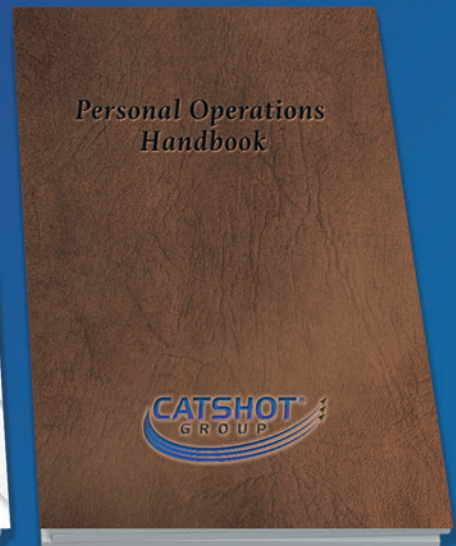
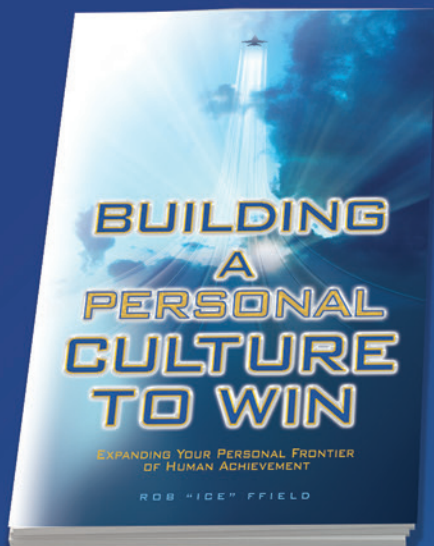
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is advising our retail and manufacturing clients to work together to get things back on track, as they need each other. Marcum has suggested retailers to request discounts ranging from 15 percent to 50 percent on outstanding invoices, with monthly payments on balances ranging from 12 to 24 months. As stores begin reopening, new purchases would be paid under normal terms. Marcum is seeing resistance with the manufacturers' willingness to accept these terms, but without cooperation from the suppliers, there will be more bankruptcies on the horizon.



Sax LLP

By Joshua Chananie, CPA,
Partner, Head, Manufacturing & Distribution Practice

The supply chain industry has faced unprecedented challenges before COVID-19, which the pandemic has now exacerbated. However, there are different ways to help improve conditions. This includes leveraging automation for increased efficiency in production to prevent human error and overcome the lack of labor. We work with clients to identify tax benefits, including through accelerated depreciation of equipment and the ability to offset interest burden with Paycheck Protection Program

funds if equipment was purchased prior to Feb. 15, 2020. We also encourage clients to regionalize their supply chain when possible. Keeping your supply chain local can help ensure quick access to product to meet customer demand. To increase cash flow, we advise clients to focus on e-commerce or other distribution channels to turn non-moving inventory into cash.



SobelCo, LLC

By David Capodanno,
CPA, CGMA,
Member of the Firm

At SobelCo we are advising our clients to re-examine and reinvent their supply chain relationships, based on the implementation of strategies that will help them be better positioned for short- and long-term success in a COVID-19 world. These strategies include innovating and re-tooling many aspects of their core competencies. This may result in carving out a new market segment, developing new niche products/services or even reinventing previously discontinued products in response to rising new demand. In any event, all the changes made by our clients will have an impact on their supply chain. We've encouraged them to engage in transparent discussions in a collaborative environment with every vendor. We've met with clients and rein-

forced how important it is for them to anticipate the significant changes that will impact the supply chain as the company undergoes a necessary paradigm shift in order to remain relevant and profitable during the pandemic.



Withum

By Dale Tuttle,
Partner of Digital Advisory Services

As we deal with COVID-19, we want to focus on using technology to adapt to disruptions in critical supply chains and improve core business processes. To help adjust to changes to your operations, we recommend you get a handle on what exactly has changed. By visualizing and documenting core pieces of the disrupted process, you can see where the weak points are and how to respond to mitigate those risks. Your supply chain map can identify if certain processes depend on people, and if this is the case, it may be good to look at automating as much of a process as you can. If your primary issue is access to existing IT systems while your employees are remote, you can look for ways to securely provide your desktop environments to now-remote workers. We think the best way to adapt is to truly understand your core processes and create contingency plans. 📌

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Managing Risk and Avoiding Liability During COVID-19

Judging from the serious health consequences of COVID-19, legal issues could add to the pain already affecting businesses and their bottom lines.

Compiled by Miles Z. Epstein
Editor, COMMERCE

The COVID-19 pandemic is fraught with risk—health-related risks, economic perils and legal actions. Companies need to address these risks—and limiting liability must be part of their strategies for reopening and staying away from unnecessary lawsuits, *COMMERCE* asked New Jersey's top law firms how to manage risk and avoid liability during the COVID-19 crisis.



Brach Eichler LLC
By John D. Fanburg, Esq.,
Managing Member;
Chair, Healthcare Law;
Co-Chair, Cannabis Law

As business and medical offices in New Jersey begin to open up again, we are counseling our clients that, above all, they must protect the health of staff and patients by following the strict guidelines being set forth by the CDC and OSHA, as well as the Department of Health and the Department of Community Affairs. In buildings where the business or practice is a tenant, management needs to ensure that the landlord is also following the same guidelines. This pandemic is uncharted territory for all and, as such, employers should move slowly at the outset to bring people back. Consider staggered work schedules to reduce the number of people in the office at any

one time and give employees ample opportunity to become familiar with the new protocols that need to be followed. And importantly, be patient with those employees that are skittish about returning. Allow them time to see how the office is running and to become comfortable with the new normal.



Chiesa Shahinian & Giantomasi PC
By Christopher R. Paldino, Esq.,
Member, Litigation Group

As we have seen, each week seems to bring new information and understanding of the ongoing pandemic. It is critical, therefore, that business owners and their advisory teams make every

The lawsuits that could arise from COVID-19 exposure in the workplace, or from decisions made during the pandemic, can be avoided or limited through decisive actions.

effort to continuously review, implement, and enforce the guidelines and/or requirements published by the Centers for Disease Control and Prevention, Occupational Safety and Health Administration, World Health Organization, industry-specific publications and state, county and/or local governments to ensure that they are complying with the then-current “state-of-the-art” guidance. In addition, business owners are encouraged to document their research and enforcement efforts. By contemporaneously documenting the plans that they have implemented, the basis for those plans and the steps they took to communicate and enforce those plans, business owners will put themselves in a better position to defend against claims that they failed to reasonably prevent or minimize

the risk of COVID-19 transmission. By taking the time to research, document, apply, and enforce the applicable guidelines and safety protocols, business owners will not only take important steps to keep their customers, employees and visitors safe, but will also be setting up their defenses to any potential third-party liability claims.



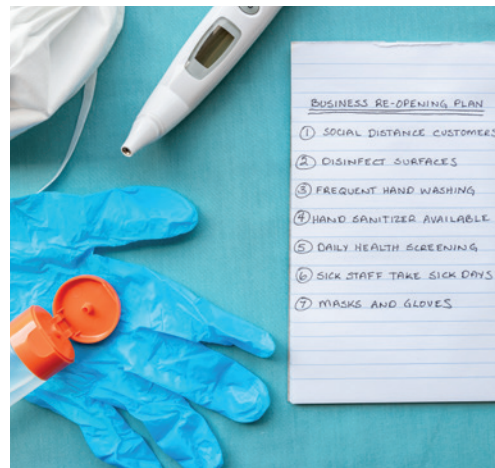
Cole Schotz P.C.
By Jennifer L. Horowitz, Esq.,
Co-Chair, Corporate, Finance &
Business Transactions

For most businesses, managing operations in the midst of the pandemic is extremely challenging, and in some cases, it is pandemonium, whether due to limited resources, industry changes, constantly evolving regulations or otherwise. Beyond the operational challenges, businesses should mitigate risks, including by being sure they are in compliance with federal, state and local regulations regarding reopening, employee matters and operations; not in default in any financing arrangement, complying with restrictions in financing (including use of Paycheck Protection funds, to preserve forgiveness) as well as exploring expansion or modification of financing, as may be needed; reviewing contracts and commitments (such as client and supplier purchase orders, terms

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and conditions and agreements) to determine whether changes should and can be made, due to supply, timing, cost or other limitations; continuing to properly maintain all business records, provide notices and satisfy reporting requirements, even if operating remotely; maintaining protocols in order to ensure appropriate cybersecurity; and addressing changes to business and operations with insurance carriers to ensure proper coverage.

Despite current business limitations, businesses should proactively address these and other matters with counsel to avoid liability, expense or material adverse effects on their business during and post-pandemic.



Day Pitney LLP

By Susan Huntington, Esq.,
Partner

My advice to clients has remained consistent during the pandemic—be transparent and share information, even if the news is uncomfortable. Have your legal counsel review such communications to provide an objective assessment and look for unintended risk exposure. For example, like most nursing homes in the United States, several of my clients had both staff and residents test positive for COVID-19, despite having protective poli-

cies and procedures in place that exceeded both state and federal guidelines. The infections were reported to the state health department, but the facility was unsure whether to share this information with the other residents and their families, particularly since the press was hounding them for statistics and any communications would likely end up in the news. They didn't want to be the first to disclose this information for fear of litigation or reputational damage. In the end, the facility did distribute a carefully written update that accurately disclosed the circumstances. Coincidentally, the update was sent on the same day that the Centers for Medicare & Medicaid Services published its new requirements for nursing homes to notify the CDC and provide updates to residents and families in the event of positive COVID-19 cases.

Be transparent and share information, even if the news is uncomfortable.



Gibbons P.C.

By Kevin G. Walsh, Esq.,
Co-Chair, Government &
Regulatory Affairs Dept.

Our clients are navigating a crisis with no playbook or precedent and, although government officials are announcing various prohibitions, no level of government is offering very reliable guidance about how to operate an essential business or how to open any business once we are all permitted to slowly come back to work. Consequently, and to keep your business open, consider: 1) making an insurance claim for business interruption losses, regardless of whether your policy has an exclusion (because Congress may be legislating in this area soon); 2) ensuring

that your essential employees who are present in the workplace are certifying that they understand the risks of being physically present, they will follow all of your distancing and disinfecting procedures, and they are assuming great risks by going to work; 3) developing a defensible plan for returning to work in stages, based on a reduced workforce that is physically present in the office or facility, with all others, including vulnerable populations, working remotely; and 4) viewing all contingency measures with an eye toward making it to December 31, 2021—this is a marathon for survival, not a sprint back to work in a few months.



McElroy, Deutsch, Mulvaney & Carpenter, LLP

By James E. Patterson, Esq.,
Partner, Co-Chair, Labor and
Employment Practice Group

The most important piece of advice in reducing employment litigation risks is to stick to the basic best practices that apply in good times and bad. Employment termination cases arising from the pandemic will be decided by judges and juries sitting in calmer times, and the ultimate issue—as always—will be whether the employer acted fairly and without bias. Employers must be able to show that termination decisions were based on objective business considerations. Ideally, the employer should demonstrate that, prior to each termination and in accordance with established procedure, it conducted a thorough evaluation to ensure there were legitimate business reasons for the decision supported by the employee's work performance history and past reviews. In addition, the employer must analyze the employee's individual circumstances and overall statistical and demographic data to ensure that the decision is free from actual or hidden bias. Employer attempts to "use" the crisis to eliminate employees for impermissible reasons such

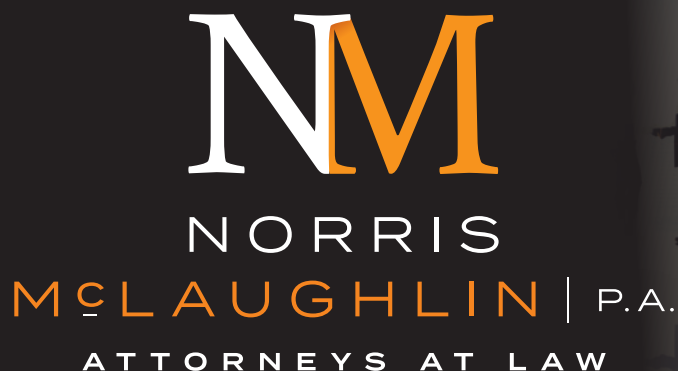
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as age, disability, or some other protected status are doomed to fail, despite the temptation of some employers to believe such decisions will get “lost in the shuffle.” The masks that camouflage bad employment decisions, like the ones we are currently wearing, will ultimately be removed.



Norris McLaughlin, P.A.
By Andrew D. Linden, Esq.,
Member of the Firm

The starting point is understanding the federal, state, and local directives concerning COVID-19, for example, Center for Disease Control guidelines, Governor Murphy’s Executive Orders and your municipality’s rules applicable to your business. The first item to consider is seeing that your facility is safe, clean, and compliant. Is air properly ventilated? Has the water in an unused plumbing system become contaminated? You may need to change the physical layout of your property, bringing on building permits, variances, or other governmental approvals. Then, think: are you complying with your insurance carrier’s requirements to avoid jeopardizing coverage in the event of a claim? Have you reviewed your insurance policies to confirm they cover risks you may face going forward? Contracts with key suppliers, vendors, and customers must be examined. Additionally, remote or outsourced workforces raise new challenges, such as ensuring your IT security is strong and following wage and hour laws for employees who are rarely (or never) in the office. As we resume business in the “new normal,” take the time to re-evaluate your legal risks and the mechanisms you have in place to minimize those risks.



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

NPZ Law Group, P.C., an immigration and nationality law firm, reflects on what can be learned from President Trump’s April



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23, 2020 sweeping proclamation to end immigration to the USA for at least 60 days amidst the COVID-19 pandemic and staggering unemployment rates in the US. The proclamation generated unnecessary panic since consulates were closed already and airlines were grounded due to the pandemic. NPZ immediately advised its clients who were exempt from the order (green card holders, spouses of U.S. citizens, and others). Individuals who were considering employment-based nonimmigrant visa applications, especially as healthcare workers, scientists, and researchers who are needed in these critical times, were advised to file with the USCIS as soon as practicable. Individuals with skills considered to be in the national interest of the U.S. (National Interest Waiver) and EB-5 Investor Visa applicants who would generate jobs for US workers, were advised similarly. Best practices amidst a national crisis, such as the COVID-19 pandemic, require immediate and multiple methods of effective communication and the ability to strategize for clients as events unfold in real time on TV and social media.



Riker Danzig Scherer Hyland & Perretti LLP
By Scott A. Ohnegian, Esq.,
Chair, Labor & Employment Group

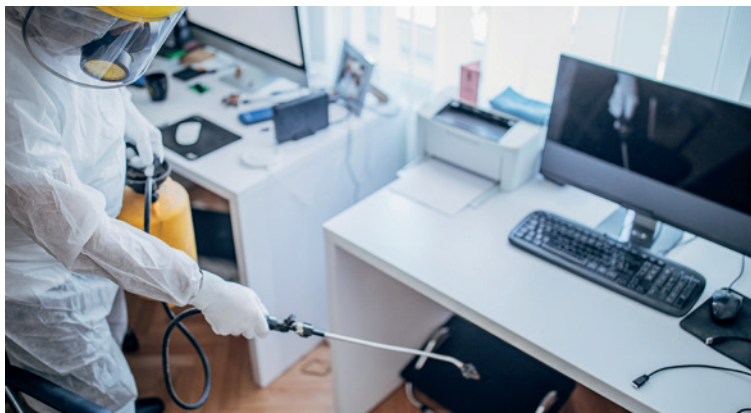
In our considerable years of experience advising clients regarding their employment practices, we have never known a period of such rapid change in both the economic climate and the laws and regula-

tions that govern employment. As our clients adjust to this new environment, we encourage them to make sure to seek advice before making employment decisions. Answers that seemed clear in January may now be very different. Clients are well served by reviewing and reassessing their policies and procedures to determine not only whether they comply with new laws, regulations, guidance and executive orders, but also whether they suit changing business needs.



Sills Cummis & Gross P.C.
By Ted Zangari, Esq.,
Chair, Outside General Counsel
Multi-Disciplinary Practice Group

Risk avoidance stemming from the current pandemic touches virtually every aspect of a business. Existing contracts must be reviewed for the ramifications of delayed performance. Insurance policies must be analyzed and claims should be filed accordingly. Dialogue must be established with creditors, especially landlords, lenders and vendors, with the goal of preserving and stretching cash reserves wherever possible. Likewise, proactive collection efforts must be made with those customers who are responsible for significant accounts receivable. Employment issues must be addressed with regard to remote working protocols, proper implementation of furloughs and reductions in force, protection of employees, and treatment of sick employees, particularly those whose symptoms are associated with COVID-19. Finally, as businesses contemplate the resumption of “normal” operations at their facilities, steps must be taken to: clean and ready the physical plant; prepare for the return of the workforce, including decisions on who returns and how shifts/schedules are managed; establish new controls on access that include enforcement of safety/health checks and enhanced visitor/delivery policies; create social distancing, including adjustments to the floor plan and internal paths of travel; and increase workplace hygiene through the use of touchless devices, elimination of clutter, and more frequent and thorough cleaning regimens. 📌



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Banking on Business: A Conversation with NJBankers Chairman Thomas J. Shara

"Banks will provide the capital businesses need to ramp up production or rehire a workforce," explains Shara, president and CEO of Lakeland Bank.

By Diane C. Walsh
Contributing Editor

Thomas J. Shara, the new chairman of the New Jersey Bankers Association (NJBankers), spoke with *COMMERCE* about the banking industry's role in our nation's recovery from the COVID-19 pandemic and the economic upheaval it caused.

With 39 years of banking experience, Shara brings a unique perspective. He was recently installed as head of the banking association, which functions as the industry's advocate in the Garden State. Since 2008, he has also been president and CEO of Lakeland Bank, which has more than \$7 billion in assets.

New Jersey banks have approved more than 125,000 applications from businesses seeking relief through the Paycheck Protection Program, resulting in more than \$17 billion in loans.

Banks are crucial in rebuilding the New Jersey economy, Shara says, emphasizing, "They have an opportunity and a responsibility to provide the financial lifeline that is indispensable for recovery." Here are his thoughts on the industry and how it is banking on business.

COMMERCE: What role are New Jersey banks playing in the economic recovery from the pandemic?

THOMAS J. SHARA: There's been a tremendous amount of damage economically and emotionally and, with the continued uncertainty of the pandemic, it will be a rough road ahead. It's going to take time and resilience to get back on track. Unlike the economic collapse of 2008 when the financial industry was in the spotlight for the cause of the crisis, this time banks will play a key role in driving the economic recovery. Heading into the pandemic, banks were financially sound and many will be in a strong position to help move us forward.

I expect New Jersey banks to continue to work with consumers and businesses who may need assistance in the months ahead. This year may be a challenge for many businesses, but banks will be able to provide access to the capital they are going to need, whether that's to fund the inventory needed to ramp-up a business or rehire a workforce.

Equally important will be the need for banks to serve as knowledgeable and trusted partners to help businesses weather this storm. Many businesses do not have access to the expertise



Thomas J. Shara is the new chairman of the New Jersey Bankers Association and president and CEO of Lakeland Bank.

and guidance of a board of directors, but bankers can help support their clients by maintaining a constant and open dialogue. We can suggest clients review business models, recommend the need to diversify sales channels and help identify ways to use digital banking channels to better manage their cash flow.

New Jersey banks have a deep commitment to helping our communities grow and prosper and they will continue to support the non-profit sector to help meet the overwhelming demand for assistance. Lakeland Bank is proud to be a pillar of strength in the community and will do whatever we can to contribute to the well-being of those that have been most impacted by the pandemic. We strongly believe it is our duty to help build neighborhoods that are healthy and vibrant.

Q. How did the Paycheck Protection Program affect New Jersey banks?

A. Individually and collectively, New Jersey's banks have acted with leadership, compassion and determination to protect the health and

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well-being of employees, serve the needs of customers, and assist our neighbors and communities. One of the major impacts of the PPP was the immediate need for enhanced technology required to efficiently process the overwhelming volume of PPP loan applications. This was not unique to New Jersey. However, I am pleased with how quickly and effectively the banks in New Jersey addressed this major issue. In the first and second rounds of the PPP, the state's banking industry approved more than 125,000 loans totaling nearly \$17 billion. And these loans preserved hundreds of thousands of jobs in New Jersey.

Q. What were the biggest challenges in processing the loans?

A. Since the PPP was processed through the SBA, I think for most banks the greatest challenges were the high volume of applications and the lack of staff to process them in a very tight timeframe. So, although at Lakeland we were able to pull in resources from other departments, not having a sufficient amount of qualified and trained staff to review thousands of applications made the process very difficult for many banks. Banks knew that the PPP loans would be essential for many businesses so the industry stepped up to the challenge and worked around the clock to process as many applications as it could. Banks did so in an environment with unclear guidance and constant rule changes. And the process was made even more complex by the tight window to submit applications and a technology infrastructure that was not equipped to handle the volume. Lakeland's team was able to get 2,000 PPP applications approved for a total of \$325 million. We estimate that 19,000 jobs were saved by getting these loans pushed through the process.



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To commemorate Lakeland Bank's 50th anniversary in May 2019, the board of directors and senior management were invited to officially open the market day of stock trading at the NASDAQ offices at 43rd Street and Broadway in New York City. President and CEO Thomas J. Shara discussed the history and the future of the bank.

Q. What safety protocols did Lakeland Bank enact?

A. The safety and health of our customers and associates is a primary concern and we took immediate steps to ensure the proper protocols were in place. Lakeland temporarily closed its lobbies to customers in mid-March while offering banking services through our drive-ups and providing the option to make an appointment when it was necessary for a customer to visit the branch in person. We emphasized the use of online and mobile services to provide a way to bank safely and these channels were quickly embraced by our customers. Nearly 90 percent of our back-office associates were transitioned to work remotely and the bank followed all of the recommended CDC cleaning and disinfecting guidelines. We will continue to follow CDC guidelines and ensure we have the appropriate safety measures in place as our lobbies begin to re-open to the public.

Q. How did the PPP impact Lakeland Bank?

A. The PPP process was also a story about camaraderie and teamwork. It brought our associates together in a way that I have never before experienced in my 39 years in the industry. Within days, different departments and disciplines formed teams that would work around the clock for several weeks to tackle the momentous task of helping as many of our customers as we could. In some way or another, nearly every department was involved in the process to accomplish this historic undertaking.

Q. What did the industry learn from the PPP experience?

A. Not only was it a lesson for the banking industry, but many others discovered that if they didn't already have a strategy in place to transform their data and digital infrastructure, they better have one in place soon. Companies that don't make the investment on the technology front will find it difficult to remain competitive, regardless of their industry.

Q. Did the PPP help banks develop more or deeper relationships with commercial clients?

A. I'm sure the industry, as a whole, developed better relationships with customers. At Lakeland, we certainly deepened our relationships with existing customers. Right from the start, our focus was to preserve our existing customer base. We spent all of our time and energy to take care of our clients first with the primary goal to serve as their partner to help them protect their businesses. Many of our clients' businesses were in imminent danger of collapsing, and our team rallied together to do whatever we could to assist them. As a result of that unwavering commitment, those relationships are stronger than ever. I have received many e-mails from our customers thanking us for helping them navigate through the process.

Q. As the new Chairman of NJBankers, do you have any changes or new initiatives in mind, especially regarding the economic recovery?

A. As we maneuver through what will be an uncertain path to a more stable economic position, I will continue to advocate, in both Trenton and Washington, D.C., for our member banks regardless of

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size or charter. The industry will be strongly relied upon to lift the nation out of this current recession—which is a colossal reversal of the prior recession when banks were heavily criticized. There is no better example of this than the \$500 billion the banks across this country delivered to more than 400 million businesses through the PPP process.

NJBankers has a long history of providing a platform to share knowledge and resources among our members and, during this crisis, has proven to be a leader to rally the industry to assist the business community, provide mortgage and consumer loan forbearance relief and stepped up funding for charitable initiatives. Although the challenges that we face from COVID-19 are daunting, we can all take pride in being part of



Lakeland Bank has a branch in Sparta, New Jersey.

an association—and an industry—that is playing a vital role in supporting our employees, customers and communities in these unprecedented times.

In past financial crises, people have mainly looked to government for answers. While government efforts remain essential, banks have an opportunity—and a responsibility—to provide the financial lifeline that is indispensable for recovery.

I am confident that New Jersey's banks have the capital strength, commitment to customer service and community spirit to help lead the way out of this crisis and back to economic vitality. 🇺🇸

Diane C. Walsh is Executive Vice President of Communications and Programs for the Commerce and Industry Association of New Jersey.





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Providing Safe Maternity Care During the COVID-19 Crisis

With proper precautions and screening, moms and their babies were isolated and protected.

Compiled by Miles Z. Epstein
Editor, COMMERCE

What could be more important than the health of newborns and their parents? For New Jersey's top hospitals, the safety of babies, moms and dads is always a priority, and they have adopted post-COVID-19 protocols to protect them from the virus and other infections. The following medical centers and healthcare systems are keeping these new families healthy through their smartly structured maternity care programs.



**Atlantic Health System,
Morristown Medical Center,
Overlook Medical Center**
By Diana N. Contreras, M.D.,
Medical Director, Women's
Health, Chair of Obstetrics

While the challenges of COVID-19 were significant, we learned a great deal through the experience. By keeping our physicians, nurses and extended care team members in Atlantic Health System maternity centers focused on safety, consistency of care and compassion, we were able to help parents welcome their newborns during a time of much added stress. The good news is that more than 1,000 babies were born during the surge of this pandemic. Now with the curve of COVID-19 rates significantly flattened, we have been able to add back some amenities for moms, as well as standardize new safety protocols around testing, isolation and PPE and more. Early on

we implemented screening protocols at all maternity unit entrances, which have now been augmented with a rapid COVID-19 test for laboring mothers at admission. Depending on the physical layout at each center, we can isolate COVID-positive moms into designated areas or use negative pressure rooms. Extensive cleaning is done in between each patient regardless of their COVID-19 status. Atlantic Health is also committed to sharing our learnings and data from this experience with the global medical community to help moms everywhere have safe and comfortable births while we continue to live with COVID-19 in our communities.



Englewood Health
By Michael Vardy, M.D.,
Chief of Obstetrics
and Gynecology

At Englewood Health, we're committed to providing care in a safe environment. In the midst of the COVID-19 pandemic, we've made significant changes to increase patient safety as we continue providing state-of-the-art maternity care to new parents and children. When patients arrive at the hospital, their temperature is taken and they are screened for COVID-19 symptoms and asked about recent travel before coming to labor and delivery. They are also given a mask if they do not already have one. Our team is using full personal protective equipment (PPE) and taking every precaution from the moment patients enter labor and delivery, through birth, and after. Only single-patient rooms are being used and we are maintaining visitor restrictions in line with the other units of the hospital. Most importantly, our medical staff is partnering with new parents to facilitate the childbirth experience and the transition into parenthood, while minimizing stress and anxiety, during this unprecedented time in healthcare. Our childbirth education classes and one-on-one sessions with instructors are now being offered virtually so new parents can prepare for the experience, and address questions and concerns, from the comfort of their own homes. As we safely care for our most vulnerable patients, we're working to ensure this significant time in their lives is as comfortable and healthy as possible. Now, more than ever, we remind everyone of the importance of masking, handwashing, and social distancing—these practices are proven to work.



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The healthcare crisis was and is particularly stressful for soon-to-be and new parents.



**Hackensack Meridian Health,
Hackensack University
Medical Center.**
By Manuel Alvarez, M.D.,
Chair, Dept. of Obstetrics
and Gynecology

The safety and well-being of our patients is very important to us. We adhere to the highest standards of safety and have implemented various safety protocols, including the designating of specific areas for COVID-19 positive patients while providing space for COVID-free patients as well as staggered appointment scheduling so social distancing can be practiced. Visitation throughout the hospital remains restricted, although in accordance with state guidelines, visitors may be present during childbirth. All of this has allowed us to encourage women to return to receive the maternal

Continued On Page 30



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Holy Name
Medical Center

THIS PLACE IS DIFFERENT

Healthcare

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care they need. Other steps that Hackensack Meridian Health has taken to ensure high-quality, safe care include designated entrances for certain procedures and services; monitoring the temperature of patients, visitors, team members and physicians who enter facilities; rigorous cleaning and sanitizing of all facilities; use of ultra violet (UV) light cleaning and fogging with a nationally recognized, third-party organization overseeing efforts that also include the testing of air, water and surfaces to make sure they're safe; testing all patients who stay at hospitals; providing and requiring the wearing of masks by patients, visitors, staff and physicians; and ensuring staff and physicians have the appropriate personal protective equipment.



Holy Name Medical Center

By Payal Shah, M.D.,
MBA, FACOG, Director of
Obstetrics and Gynecology

Even during the height of the COVID-19 pandemic, we welcomed hundreds of healthy babies within our BirthPlace. All our physicians, nurses and staff wear full PPE, including masks, face shields and gloves, to safeguard all. The BirthPlace's private birthing suites are rigorously cleaned and disinfected in accordance with public health guidelines. All of the unit's private birthing suites are located in a building isolated and separate from where COVID-19 patients are treated. Moms-to-be are pre-registered and tested for COVID-19 at 37 weeks of pregnancy for a vaginal birth and within 72 hours of a planned C-section. Upon arrival at Holy Name, the mother and one support person are screened, masked, and tested for COVID-19. If negative, they are escorted to the BirthPlace. There is a designated, isolated space for moms who test positive. C-section surgical suites for patients who test negative and for those who test positive are also kept separate. The BirthPlace is always locked and accessible only to the unit's staff and physicians. As always, we provide an atmosphere that helps moms-to-be feel safe, confident and supported as they deliver their babies.



RWJBarnabas Health

By Suzanne Spernal,
DNP, APN-BC, RNC-OB, CBC,
Vice President of Women's
Services

At RWJBarnabas Health, we take a comprehensive approach to maternal health. While the pandemic created an unprecedented challenge for us—keeping families safe is always our top priority—several initiatives enabled us to continue providing high-quality maternity care. In addition to following recommendations from the CDC in our



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perinatal areas, including wearing appropriate PPE and adhering to stringent infection prevention protocols, we provided universal COVID-19 testing to all women upon admission to labor and delivery to guide care for both mom and baby. Understanding the importance of having a partner and advocate while giving birth, we ensured all women could have a birth partner by their side throughout their experience. During the pandemic, increased isolation for new and expecting moms prompted the implementation of two virtual groups to support the physical, social and emotional needs of women transitioning from pregnant to parenting. Our breastfeeding support group provides guidance to mothers on their breastfeeding journey and our perinatal mood and anxiety disorder support group provides a safe and judgment-free place to connect online. We also worked with community partners to provide new moms with kits to safely monitor for virus symptoms as well as pregnancy-related complications from home.



Saint Peter's University Hospital

By Carlos Benito, M.D.,
Chair, OB/Gyn

At the onset of COVID-19, Saint Peter's University Hospital committed to ensuring at least one support person could remain in the delivery room while maintaining protocols that ensure the health of mother and child. For outpatient prenatal visits, patients complete a screening and temperature assessment. Universal masking, hand washing, social distancing and respiratory etiquette are standard procedures. Support persons are limited to one per patient and are screened with a temperature check. Pa-

tients who develop COVID-19 symptoms or have been exposed to anyone with a confirmed diagnosis are asked to contact their provider before any outpatient visit. Saint Peter's is taking great care to make sure mother and newborn are appropriately screened for COVID-19. Upon arrival, expectant mothers are screened for symptoms, including required temperature checks. If patients screen negative, standard precautions to reduce infection are put in place. Patients who test positive or are suspected to have COVID-19 will be admitted but placed in special units in order to reduce the risk of transmission of COVID-19 infection. Only one support person, who is also screened, may accompany the patient during delivery. Newborns of mothers with positive or suspected COVID-19 are tested. Universal masking is required. We've taken every precaution to ensure that the birthing experience remains a joyous event.



Trinitas Regional Medical Center

By Abu S. Alam, M.D.,
Department Chair of Obstetrics
and Gynecology

This is an unprecedented time in healthcare, but that doesn't necessarily mean it's a dangerous time to give birth. Before the pandemic, viruses and germs existed just the same; and safety and cleanliness have always been at the top of our to-do list at Trinitas. Upon admission, each patient is tested for COVID-19, which indicates how to proceed with the mother to ensure a safe environment for her and her baby. If a patient happens to test positive, she will deliver her baby in an isolation room among staff members wearing the appropriate

Continued On Page 32

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Healthcare

Continued From Page 30

personal protection equipment. Our commitment to cleanliness involves an evidence-based, automated disinfecting process that precedes the pandemic. We use the Surfacide Disinfection UV-C system, which is performed in an unoccupied room after it has been terminally cleaned and disinfected manually with bleach wipes. Reducing risks for infection for our patients is vital at all times, but especially now.



Valley Medical Group

By Gail Matthews, M.D.,
*Chair, Women's Services; Chair,
Children's Services; Director of
Perinatology and Maternal Fetal
Medicine*

The Valley Hospital took immediate action when news about the impending pandemic began. Staff were told to wear PPE with every patient encounter and any patient presenting with symptoms, or her significant other, was immediately masked as well. Negative pressure rooms were identified and reserved for suspected or confirmed cases. Visitation was restricted to only one person, typically the father or significant other, who was sequestered in the room with the mother. Parents wore masks at all times. Thorough cleaning and sanitizing of all our Labor & Delivery



Getty Images/Stockphoto

and Mother Baby areas continued. All our tactics were communicated on the organization's webpage and through social media. Detailed communication was sent to each physician's practice. Staff were kept updated daily about

the organization's COVID-19 situation by leadership. Targeted patient education was developed by nursing staff to prepare families for discharge with emphasis on infection prevention strategies in the home. 🧡

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The UnitedHealthcare Children's Foundation (UHCCF) is a 501(c)(3) charity that provides medical grants, up to \$5,000, to children who have medical needs not covered, or not fully covered, by a commercial health insurance plan. Grants help families pay for medical services and equipment such as physical, occupational and speech therapy, counseling services, surgeries, prescriptions, wheelchairs, orthotics, eyeglasses and hearing aids.

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Nursing Students are Tested by the COVID-19 Pandemic

From the classroom to the ICU, new recruits to New Jersey's coronavirus battle came from colleges and universities.

Compiled by Miles Z. Epstein
Editor, COMMERCE

On the front lines of the COVID-19 pandemic, nursing students were called into service in every area of patient care. They had to learn fast and risk their health to help save friends, neighbors and total strangers from a deadly, new virus. Here are their stories, and a look at their journey from learner to essential caregiver.



Berkeley College

By Eva Skuka, Ph.D., M.D.,
Dean, School of Health Studies

The Berkeley College School of Health Studies comprises many programs impacted by the COVID-19 crisis, including the Licensed Practical Nurse (LPN) to Bachelor of Science in Nursing (BSN), Patient Care Technician, Surgical Processing Technician, Medical Assistant, Patient Care Technician, Practical Nurse, Surgical Processing Technician, and Surgical Technology programs. COVID-19 challenged all healthcare professionals and students to work in a totally new context. This was uncharted territory. They faced exhaustion due to heavy workloads and fears of becoming infected and infecting others, while managing work, college and family. A majority of BSN students work in long-term care facilities as LPNs caring for COVID-19 patients. Some Practical Nurse students work with afflicted patients as nurses' aides. When surgical procedures were curtailed, Surgical Technology and Surgical Processing Technician professionals trained to assist physicians and nurses as team members caring for COVID-19 patients in hospital emergency rooms, intensive care units and other departments and facilities. There are many risks encountered by being in the front lines of healthcare. Our students, like many healthcare providers and professionals, demonstrated resilience and professional dedication to overcome difficulties. We salute these professionals' compassion and kindness, along with their expertise and courage, as we continue to learn how to best thrive within our new circumstances.



County College of Morris

By Dr. Anthony J. Iacono,
President

CCM graduates are working in healthcare facilities throughout the county and region as nurses, respiratory therapists and radiographers. Included among them are two recent graduates, Jeremy Friedland '19, of Parsippany, a graduate of the Nursing Program; and Melanie New '19, of Vernon, a graduate of the Respiratory Therapy Program, both of whom are on the front line of helping COVID-19 patients at Morristown Medical Center. Another is Cassidy Grady '19, of Lake Hopatcong, a graduate of the Respiratory Therapy Program, a full-time night respiratory therapist at Saint Barnabas Medical Center. CCM has trained approximately half of the nurses and roughly 90 percent of the respiratory therapists who work in Morris County. County College of Morris is proud to support our healthcare providers. The college also has donated equipment to Morristown Medical Center, including five ventilators, 325 N95 masks and 3,000 gloves. In addition, at the request of Atlantic Health Systems, the college's engineer-

ing lab coordinator is creating face shields on the college's 3-D printers for healthcare workers. The shields are being created based on specifications provided by Atlantic Health.



Montclair State University

By Evonna Banko,
RN, BSN

I didn't expect to be on the front lines of the coronavirus outbreak. A school nurse in Paterson, I was finishing my final classes in the RN to BSN program at Montclair State, the end of a 20-year journey as an adult learner who returned to school, first to learn English when I moved to the United States from Poland, then earning professional degrees as I advanced in a career I love. But with schools closed and my inbox full of e-mails pleading for volunteers to help, I answered a call to assist at one of the state's drive-through COVID-19 testing centers and have since signed on to work at a long-term residential care facility in Cedar Grove, New Jersey. I have to be out there. I have to be helping. There are not enough hands. I am

Continued On Page 36



With compassion and courage, nursing students rose to the challenge.

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spite of the risk of exposure and infection. They have continued to take care of patients while also caring for their families, keeping up with their academic requirements, and maintaining their own personal safety and health. Our public health students also worked with state and local health departments to provide health education and link people to COVID-19 services.



Thomas Edison State University
By Dr. Filomela "Phyllis" A. Marshall,
RN, CNE, Dean, W. Cary
Edwards School of Nursing

Many of our Bachelor of Science in Nursing (BSN), Master of Science in Nursing (MSN) and Doctor of Nursing and Practice (DNP) program students have been leading from the front lines, serving as a crucial link between patients and healthcare teams and performing tirelessly in all levels of patient care during the pandemic. They continue to model the behavior and ethics that provide the foundation for our profession and traits we hope to instill in our Accelerated 2nd Degree BSN Program students who will follow them into the field. Their personal and professional sacrifices in mitigating the effects of COVID-19 in our community are immeasurable. Throughout the pandemic, our pre-licensure students have delivered meals and offered respite to Mercer County first responders, hospitals and local organizations. As our staff and educators continue to guide our students against this unprecedented backdrop, we remain immensely proud of our nursing program students and our alumni dedicated to the health of their communities. The pandemic will have a lasting impact on healthcare, and we expect that our students and graduates will carry experiences with them that will help make them better nurses as new realities continue to unfold.

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just one of the Montclair State nursing students making a difference in a profession where long hours, limited personal protection gear and sickness have taken a toll. It's broken my heart so many times, and while I understand the risks, and my family worries about me, I couldn't just stay home.



Seton Hall University

By Dr. Marie Foley,
RN, CNL,
Dean, Professor, College of
Nursing

Many of the students and professors in Seton Hall University's College of Nursing have been busy trying to help out in the fight against COVID-19. Current BSN graduates, such as Emily Rose, BSN '19, who works at Jersey Shore University Medical Center in Neptune Township, New Jersey, are working on floors converted from standard medical or surgical units to COVID-19 only. Nurses in our advanced degree programs have also been on the front lines. Current Adult-Gerontology student and alumna Johanna Rhein, MSN '16, has been treating COVID-19 positive patients at Mount Sinai Morningside Hospital in New York City while applying what she learns to current coursework. Additionally, current undergraduate nursing students who are working at urgent care centers and emergency departments are now facing things that they might not have faced for years in their nursing profession. For instance, junior Cara Underwood had only been working as a nursing assistant at St. Peter's University Hospital in New Brunswick, New Jersey, for a few months before the pandemic struck. In facing these situations, these students are going to be that much more prepared for their nursing careers.



TCNJ

By Dr. Carole Kenner,
RN, FAAN, FNAP, ANEF,
Dean, School of Nursing,
Health & Exercise Science

During this spring semester, 22 TCNJ undergraduate nursing students helped deliver Meals on Wheels to seniors, performed contact tracing and answered phones for local public health departments, went grocery shopping for seniors and worked on COVID-19 units as part of their duties as techs and nurses' aides. We have students who applied for the New Jersey graduate nursing li-

22 TCNJ undergraduate nursing students helped deliver Meals on Wheels ... performed contact tracing ... answered phones for local public health departments ...

censure, which allows the students to work as a graduate nurse with some restrictions but in a larger capacity than an aide or a tech, who are working at area hospitals, including COVID-19 units. In our graduate nursing program, all students are licensed registered nurses and the majority of them are working in institutions where patients affected by COVID-19 are receiving care. They are typically on the front lines providing care in the ICU, ER and other parts of healthcare institutions where the virus is present. Some students work in community settings continuing to provide much needed services in



A man with a shaved head, wearing a blue work jacket and blue nitrile gloves, is smiling while holding a small metal part with a caliper. The background is a blurred industrial setting.

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■ Higher Education

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William Paterson University

By Dr. Venkat Sharma,
Dean, College of Science
and Health

Many of William Paterson's nearly 200 master's, post-master's and doctoral nursing students, who are licensed RNs, along with many nursing alumni, have been on the front lines of the COVID-19 pandemic since its beginning.

They are acute care nurses, working in critical care, emergency care, medical-surgical nursing and other areas of nursing; some helped to turn medical-surgical units into COVID units. The epicenter this spring was in northern New Jersey in Bergen and Essex counties, where many of our nurses are employed. In addition to attending classes and working full-time, many of our graduate students volunteered at COVID-19 screening centers in Wayne and Paterson, and one doctoral student has been the lead training volunteer for Newark's new contact tracing

program. Our nursing department donated masks, gloves and gowns to several hospitals and nursing homes. The pandemic impacted the curriculum as courses incorporated topics such as prevention, social distancing, mode of transmission, ventilator care, proning and experimental medications into their discussions, along with challenges nurses faced regarding mental health. We are so incredibly proud of these students, many of whom worked 12- to 16-hour days risking their lives while continuing their studies online to earn their degrees. 🍀



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We salute all nurses for your continued dedication to the overall health and safety of your patients and their families. Each day, your skills and bravery prove your commitment to the nursing profession.

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USEPA Awards New Jersey \$84 Million for Water Infrastructure Improvements

Water quality protection infrastructure projects will protect New Jersey's lakes, rivers and the Atlantic Ocean.

Compiled by John Joseph Parker
Contributing Editor

The U.S. Environmental Protection Agency (USEPA) has awarded \$84 million to New Jersey for State Revolving Funds (SRFs) to assist with water infrastructure projects that help protect surface water and provide safe drinking water to communities throughout the state.

"These funds, along with some recent flexibility that allowed New Jersey to transfer some of its clean water SRF funds to be applied to drinking water system improvements focused on lead, will provide critical upgrades to help modernize New Jersey's water infrastructure needs while protecting human health and the environment," says USEPA Regional Administrator Pete Lopez.

The USEPA awarded \$65 million to the New Jersey Clean Water State Revolving Fund (CWSRF) program, administered by the New

"These funds, along with some recent flexibility... will provide critical upgrades... while protecting human health and the environment..."

Jersey Department of Environmental Protection (NJDEP) and its financing program, the New Jersey Infrastructure Bank (NJIB). The CWSRF

program provides low-interest loans and principal forgiveness for the improvement of water quality protection infrastructure projects, including modernizing aging wastewater infrastructure, implementing water reuse and recycling and addressing storm water, which will protect New Jersey's lakes, rivers and the Atlantic Ocean.

The USEPA awarded \$19 million to the New Jersey Drinking Water State Revolving Fund (DWSRF) program, also administered by the NJDEP and the NJIB. The DWSRF program provides low-interest loans and principal forgiveness for the construction of drinking water infrastructure projects and for the administration of small system technical assistance, source water protection, capacity development and operator certification. The DWSRF program will protect people's health by reducing exposure to contaminants in drinking water. ♣

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Formal Drinking Water Standards for PFAS in the Garden State

Only New Jersey, New Hampshire and Vermont have advanced formal drinking water standards for PFAS.

Compiled by John Joseph Parker
Contributing Editor

The New Jersey Department of Environmental Protection (NJDEP) published its adoption of stringent, health-based drinking water standards for perfluorooctanoic acid (PFOA) and perfluorooctane sulfonic acid (PFOS), chemicals that are extremely persistent in the environment and have been linked to various health problems in people.

Under rules published today in the *New Jersey Register*, the NJDEP formally established maximum contaminant levels, or MCLs, of 14 parts per trillion for PFOA and 13 parts per trillion for PFOS. The rules also add these chemicals to the state's list of hazardous substances and sets these levels as formal ground water quality standards for the purposes of site remediation activities and regulated discharges to ground water.



“With the adoption of these standards, New Jersey continues to lead the nation in protecting public health and the environment from these chemicals, which have been detected at varying levels across the state,” says NJDEP Commissioner Catherine R. McCabe. “By adopting formal standards, we are putting in place a clear regulatory framework that will ensure consistency in monitoring, public notification and treatment across the state.”

PFOA and PFOS belong to a large class of synthetic chemicals known as per- and poly-fluoroalkyl substances, or PFAS. In 2018, New Jersey became the first state to adopt an MCL for any PFAS, setting an MCL of 13 parts per trillion for perfluorononanoic acid, or PFNA. The federal government has not established MCLs for any PFAS. 📌

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The image shows three overlapping covers of *Commerce* magazine, "The Business of New Jersey". The left cover features a person in a blue lab coat and a red pipette, with headlines "New Jersey Retool After COVID-19" and "COVID-19 FRONTLINE REPORT". The middle cover features a woman's portrait and headlines "Talking COVID-19 with Holy Name Medical Center President and CEO Michael Maron" and "Banking During COVID-19". The right cover features a man's portrait and headlines "Banking on Business: A Conversation with NJBankers Chairman and Lakeland Bank President and CEO Thomas J. Shara" and "Managing Risk During COVID-19". Below the covers is a "HEALTHCARE" section titled "Thank You To NJ's Healthcare Workers and First Responders" with a photo of a healthcare worker.

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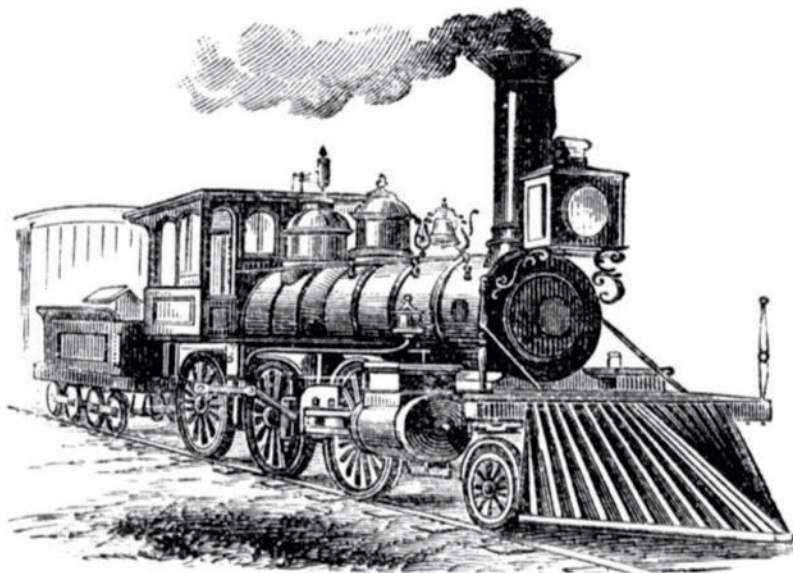
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Continuing Education for New Jersey LSRPs Goes Online During Pandemic

An LSRP whose license renewal is due on or before Dec. 31, 2021, may fulfill all necessary credit hours through approved courses offered in an AVLF.

Compiled by John Joseph Parker
Contributing Editor

On June 18, 2020, the New Jersey Site Remediation Professional Licensing Board (Board) issued a Notice of Rule Waiver/Modification/Suspension pursuant to Executive Order No. 103, regarding the relaxation of certain provisions of the Regulations of the New Jersey Site Remediation Professional Licensing Board (Board Rules), N.J.A.C. 7:26I, pertaining to continuing education requirements for license renewal.

In order to be eligible to renew their license, an LSRP must fulfill the continuing education requirements, specifically those set forth at N.J.A.C. 7:26I-4.3(d) which states that of the 36 credits required for license renewal, no more than 18 credits may be earned in an alternative

verifiable learning format (AVLF) such as online courses. Social distancing practices described in Executive Order No. 107 have resulted in the cancellation of in-person courses for the foreseeable future, and course providers are instead conducting courses in an AVLF. It is uncertain when in-person courses will begin again, and when they do, if there will be a sufficient number of courses and seats to accommodate anticipated participants.

The Board has determined that it is necessary and appropriate to suspend the 18-credit limit on AVLF courses so that LSRPs will not be denied renewal and can continue performing remediation activities. Therefore, the requirements of N.J.A.C. 7:26I-4.3 are modified to allow an LSRP whose license renewal is due on or before Dec. 31, 2021, to fulfill all necessary credit hours through approved courses offered in an

AVLF. These LSRPs will qualify for license renewal provided that all the other requirements in N.J.A.C. 7:26I-2.11 have been met. 📌



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Remediation Continues and LSRPA Adapts to the Needs of Members

Surveys of members allowed the LSRPA to stay on top of the key issues.

By Scott R. Drew
President, LSRPA

When COVID-19 forced many people to work from home, nearly all remediation sites stayed open and the deadlines to complete the work remained mostly the same.

Licensed Site Remediation Professionals (LSRPs) found themselves like everyone else, working at dining room tables and home offices, while still balancing work with family obligations and managing environmental projects from a distance.

The remediation work, deemed an essential service, has continued. New Jersey Department

of Environmental Protection (NJDEP) Commissioner Catherine R. McCabe authorized a temporary extension of certain timeframes by 90 days, but the mandatory timeframes remained in effect.

The remediation work, deemed an essential service, has continued.

The challenge for the LSRPA, the association for LSRPs, has been to stay in front of our members, find solutions for issues created by the pandemic and help people to stay involved.

Starting in May, many LSRPA courses were first offered for online presentation, allowing members to continue to increase their

knowledge while maintaining the requirements for social distancing caused by the pandemic.

The LSRPA also has increased communications with its members, including more frequent e-mail updates to members and establishing "Virtual Chat Sessions" to discuss topics of interests to LSRPs.

Surveys of members allowed the LSRPA to stay on top of issues faced during the pandemic and share the information with the leadership of the NJDEP.

The LSRPA also has maintained communications with the LSRP licensing board executive director and attended the licensing board's virtual meetings. For its own meetings, the LSRPA Steering Committee began meeting online and allowed all interested members to participate. 📌

LSRPA President Scott R. Drew is a senior principal for Geosyntec.



Helping LSRPs help New Jersey

The Licensed Site Remediation Professionals Association (LSRPA) is the primary representative of the profession in New Jersey. The LSRPA assists its members to use standards of care and informed professional judgment when conducting the work of an LSRP in protecting public health and safety and the environment.

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CPES Transitions from Classroom to Live, Online Training for LSRPs

With the unknowns of COVID-19, CPES will only offer live, online courses until at least 2021.



By Philip I. Brilliant,
CHMM, LSRP
CPES, Brilliant Environmental Services, LLC

Since 2017, Continuing Professional Education Services, LLC (CPES) has offered continuing education courses for professional credits to LSRPs, Professional Engineers, Professional Geologists,

attorneys, health officers/REHS, water and waste water operators, flood plain managers, landscape architects and other environmental professionals licensed and/or certified in New Jersey and beyond.

When COVID-19 stay-at-home orders shut down the CPES University training locations

at Montclair State University in Montclair, the Rutgers Eco Complex in Bordentown and Rider University in Lawrenceville, CPES quickly shifted from classroom training to virtual training.

CPES founders Dr. Jorge Berkowitz and I, along with Director Julianne Mosolgo re-

The online courses are as effective as a training method as the in-person courses ...

sponded by working with instructors to offer our first, live online course on April 17th, a two-part course on "Investigating and Remediating Chlorinated Solvent Contaminated Sites" and we have followed that success by offering another six courses—with six other

courses scheduled this summer, including "Regulatory Training in Underground Storage Tanks: NJDEP Approved Training" on August 19th.

Using Zoom and other virtual services, CPES has transitioned from interactive classroom instruction to in-home online training, while confirming attendance, participation and maintaining the high-caliber courses our attendees expect from CPES. An attendee recently said, "The online courses are as effective as a training method as the in-person courses and save a lot of time because you don't have to travel to course locations."

With the unknowns of COVID-19, CPES will only offer live, online courses until at least 2021, and is receiving the approved credits for all courses. For more information and to review upcoming courses go to cpesnj.com or e-mail info@cpesnj.com.



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Mike McGuire
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