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**Building on  
Hispanic  
Achievements:  
Featuring  
CBRE Executive VP  
Gualberto (Gil)  
Medina**



**INSIDE:  
Honoring Hispanic  
Heritage Month**

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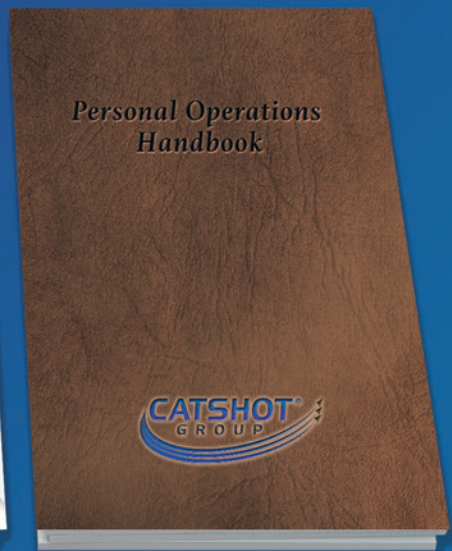
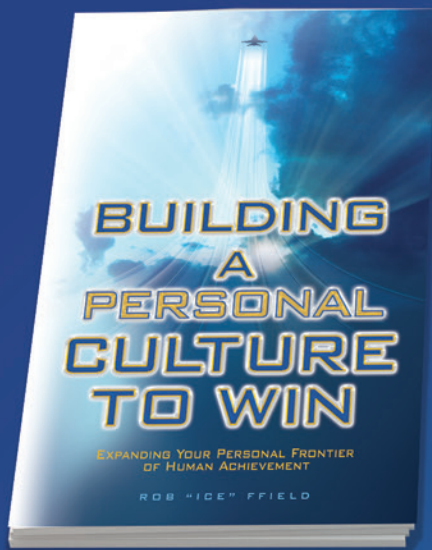
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# Celebrating and Honoring Hispanic Heritage Month

More than 26 million Latinos represent about 15 percent of the workforce.



By Anthony Russo  
President, CIANJ

United Way of Greater Mercer County (UWGMC) has appointed Rita Ribeiro as the first Latina to serve as president of its board. She has been a board officer with the UWGMC for the last four years, most recently as the board vice president. At Bristol Myers Squibb, she leads oncology digital engagement and serves as corporate responsibility lead for the Organization for Latino Achievement. Her new role, announced in August, comes just as we approach Hispanic Heritage Month in the United States.

Americans observe National Hispanic Heritage Month from September 15 to October 15, by celebrating the histories, cultures and contributions of American citizens whose ancestors came from Spain, Mexico, the Caribbean and Central and South America. The observation started in 1968 as Hispanic Heritage Week under President Lyndon Johnson and was expanded by President Ronald Reagan in 1988 to cover a 30-day period starting on September 15 and ending on October 15.

The latest U.S. Census reports that the Hispanic population grew by 23 percent in the



CBRE Executive VP Gil Medina

United States since 2010. In fact, the Latino population in the United States is the fastest growing group—currently at more than 55.4 million or 17 percent of the nation's population. More than 26 million Latinos represent about 15 percent of the workforce, a number expected to nearly double by 2050.

According to data from the U.S. Bureau of Labor Statistics (BLS), the contributions of Hispanics have increased steadily over the past four decades—and are projected to continue growing through 2026. The Hispanic labor force has grown more than six times larger over the past 40 years, from 4.3 million people in 1976 to 26.8 million in 2016. In contrast, the overall labor force, comprising all other groups combined, grew by less than half—from about 92 million in 1976 to 132 million in 2016. The Hispanic share of the labor force is projected to increase more than that of any race or ethnic group by 2026.

The educational achievement of Hispanics is perhaps the best way to ensure that Hispanic students are prepared to fill the great jobs of tomorrow. According to the U.S. Census Bureau, 18.6 percent of Hispanics have a bachelor's degree or higher, compared with 27.3



UWGMC Board President Rita Ribeiro

percent of black, 37.7 percent of white and 60.1 percent of Asian individuals. Many of the fastest-growing occupations of the future will require more than a high school education and also will pay significantly more, according to the BLS.

For example, in 2015, jobs that required a bachelor's degree paid a median salary of \$82,260. By contrast, jobs that required a high school diploma or less paid a median of \$41,730. According to the National Center for Education Statistics, completing a bachelor's degree increased yearly earning potential by nearly \$20,000, and a master's degree increased yearly earning potential by nearly \$30,000.

In this month's Cover Story honoring Hispanic Heritage Month, CBRE Executive VP Gil Medina said he believes that education is the key to expanding New Jersey's leadership position in the innovation economy, which will create more jobs and business opportunities not just for Hispanics but for all workers. As a former Secretary of Commerce for New Jersey, Medina knows that this secret to success is worth sharing.

"To truly transform a community, education is foundational," Medina said. 🍌



Photo: Goya Foods

One of the most successful Hispanic-owned companies is New Jersey-based Goya Foods.



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# Spotlight on...Sax LLP Managing Partner Joseph Damiano, CPA

**Under his leadership, the accounting firm has thrived.**

By Diane C. Walsh  
Contributing Editor

**J**oseph Damiano wants Sax LLP to be the first call his clients make whenever they have a problem.

As managing partner, Damiano's goal is to broaden the firm's role as business advisors. "That's how we can add value to our clients' businesses," he says.

The 65-year-old firm's niche is servicing closely held, family-run businesses and high-net-worth clients. Its expertise is reflected in their clients' trust since many have been with the firm for more than 25 years.

When Damiano was named managing partner in 2015, he was 42—one of the youngest in the industry. He has spent his career at Sax LLP, joining the firm as a junior accountant fresh from Iona College. Quickly moving through the ranks, Damiano became a partner at 31. Then he took on oversight of marketing; and by 36 his expertise in construction resulted in him being named co-leader of the business line.

Commercial construction, real estate development and manufacturing and distribution comprise half of the firm's client base, with the remainder falling among non-profits, health-care, professional services and the private client group. Growth has been steady and organic with an uptick of 8 percent to 10 percent last year. Nine new partners were recently added,

too. Damiano believes the momentum can be continued by expanding the advisory business.

He is training the firm's next generation to develop their soft skills. "It's the pathway to success," he emphasizes. Under his leadership, the firm expanded existing business lines, including a trust and estate division, where team members have legal expertise. Sax's wealth management department, whose credentials include certified financial planning, continues to rapidly grow, and in the past year the firm managed more than \$1.5 billion in assets.

The strain and struggles of the COVID-19 pandemic also convinced Sax LLP to establish a new service to assist clients with their technology needs. S2 Technology Solutions was born to help in the transition to a remote workforce and allay any cybersecurity issues.

Damiano also added an investment banking arm, Sax Capital Advisors. They often work with clients of the baby-boomer generation who are considering selling their businesses or have a need for valuing their business to ready it for sale.

"Accountants have to be more than just accountants. We are forcing them to be business advisors," the managing partner says.

Sax LLP employs 170 accountants and about 30 administrative staffers. At the onset of the pandemic, the firm shut its doors and smoothly transitioned to remote working.

"Technology enabled the firm to address our clients' challenges. Each industry faced its own issues,"



Sax LLP Managing Partner Joseph Damiano, CPA

Damiano says, recalling most construction clients continued to be busy but manufacturers were deluged with supply chain problems. Sax honed in on the individual needs, especially providing assistance in submitting applications for the Payroll Protection Program that offered federal loans to keep businesses afloat. Now the clients who obtained PPP loans are seeking loan forgiveness and Sax is again navigating them through the process.

The pandemic marked a major milestone in the firm's history too, as the main office moved from Passaic County to Morris County in November. Damiano brought the firm to the Latitude building on Interpace Parkway in Parsippany, drawn by the many amenities designed for team engagement. Most of the staff is vaccinated against COVID and since July 6 Damiano encouraged them to return to the office at least three days a week. "Nothing can compare to the sharing of knowledge and the collaboration accomplished face-to-face," he says. "I've seen the energy come back to the office. It's been exciting."

For his quarterly town hall meeting, Damiano used the building's conference center and broadcasted it virtually. It was an opportunity for him to review revenues, policies and give an open forum to the staff. Many staffers came in-person to the three-hour event, some from New York City.

Sax hosted a picnic outside for the attendees and they were encouraged to try out the Pelotons in the gym or the golf simulator. "It was fantastic to see," Damiano says. "That's the culture we're trying to drive. We want to hold onto our family fun atmosphere."

One of the firm's founding partners, Egon Fromm, recently called to congratulate him. "He said 'I would have never thought to take it to the places that you have.'"



Photo: Getty Images/Birn

As managing partner, Damiano's goal is to broaden the firm's role as business advisors. "That's how we can add value to our clients' businesses," he says.



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# NJDEP Will Pursue Cleanup of the Lower Hackensack River

Federal Superfund site designation would facilitate remediation.

Compiled by John Joseph Parker  
Contributing Editor

**N**ew Jersey Department of Environmental Protection (NJDEP) Commissioner Shawn M. LaTourette will pursue the cleanup of the Lower Hackensack River as a federal Superfund site. This would be the first time that a New Jersey river itself would be proposed for Superfund listing and marks a critical step toward remediation of river sediments contaminated with mercury, polycyclic aromatic hydrocarbons and other pollutants from past industrial practices.

The state's decision to pursue Superfund listing will enable the USEPA to implement a rulemaking process to propose adding 23 miles of tidally influenced river from the Oradell Dam to Newark Bay in accordance with the federal Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), commonly known as Superfund. Listing would provide access to federal funding and enable the USEPA to commence the process of identifying responsible parties to fund remediation.

"Despite decades of pollution, the Hackensack River is an ecological gem in the heart of the most urbanized part of New Jersey," says U.S. Senator Cory Booker. "By restoring the Hackensack



NJDEP Commissioner Shawn LaTourette

through the federal Superfund program, the river will be able to reach its full potential as an ecological and economic asset for this region. I fully support this effort and thank Governor Murphy and Commissioner LaTourette for their



U.S. Senator Cory Booker

vision in taking this important step toward designating the river for Superfund cleanup."

## Gov. Murphy Signs Bills to Advance New Jersey's Clean Energy Future

Governor Phil Murphy signed a package of bills aimed at advancing New Jersey's transition to a clean energy future to further the administration's goal of reaching 100 percent clean energy by 2050. The legislation will increase solar development and facilitate installation of electric vehicle charging infrastructure throughout the state.

"Three and a half years ago we put forth one of the most aggressive plans in the nation to move New Jersey away from fossil fuels and towards a future based on clean and renewable energy technologies," says Governor Murphy. "From wind-turbine component manufacturing, to solar energy installation, to electric vehicles, the modernization of our energy sector will not only aid us in addressing climate change, but also drive significant economic growth and create good-paying, union jobs across the state. By signing these bills, we are marking another milestone on our path to 100 percent clean energy by 2050, fueling our clean innovation economy."

"In order to combat climate change and its devastating consequences, we must do all we can to make it easier for people and families to

*Continued On Page 12*



Photo: Getty Images/Stockphoto/Joerning

This is a bridge over the Hackensack River with an aerial view of Jersey City.





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# Environmental, Engineering and Transportation

*Continued From Page 10*

use and charge electric vehicles whether they live in a single-family home or in a multi-family dwelling,” says Lt. Governor Sheila Oliver, who serves as Commissioner of the New Jersey Department of Community Affairs. “Electric vehicles are the future, and everyone should have access to the environmental and economic benefits they provide.”

The governor signed the following four bills into law:

**S3223 (Smith, Bateman/Swain, Benson, Lopez, Verrelli, Karabinchak, Zwicker).** Establishes numerical requirements and zoning standards for installation of electric vehicle supply equipment and Make-Ready parking spaces;

**A1653 (Quijano, Karabinchak, Holley/Smith, Bateman).** Encourages development of



S3223 sets the stage for electric vehicle charging stations.



NJ Governor Phil Murphy

zero-emission vehicle fueling and charging infrastructure in redevelopment projects;

**A4554 (Karabinchak, Burzichelli, Houghtaling/Smith, Bateman).** Establishes successor program to the solar renewable energy certificate program in NJBPU, including a solicitation process for certain solar power generation facilities.

*Continued On Page 14*



Environmental sampling at brownfield site



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## ■ Environmental, Engineering and Transportation

*Continued From Page 12*

### **CSIT Awards Clean Tech Seed Grants for Startup R&D Efforts**

The New Jersey Commission on Science, Innovation and Technology (CSIT) has awarded a total of \$748,000 in seed grant funding to 10 New Jersey clean technology-focused startups through its Clean Tech Seed Grant Program. The program, which is funded by the New Jersey Board of Public Utilities (NJBPB), is designed to help accelerate development and innovation of clean technologies by furthering research and development (R&D) within New Jersey's startup economy. The Clean Tech Seed Grant Program was created in partnership with the New Jersey Economic Development Authority (NJEDA).

The awardees are each working on projects that involve developing or testing clean technologies intended to recapture or avoid emissions of greenhouse gases and/or criteria pollutants, or to enable such avoidance or recapture. Funding through the program will help the startups continue their work toward the proof of concept and prototyping stages, at which point they can more readily attract outside investors and, in some cases, begin to generate revenue. The funding is being provided through NJBPB's Clean Energy Program.

"Under Governor Murphy's leadership, New Jersey is recapturing its role as a leader in innovation in a diverse, inclusive and equitable manner," says NJEDA CEO Tim Sullivan. "As we

begin to see success stories that result from the funding, we look forward to watching the impact these companies will have both on the international stage and here at home as they expand their footprint and create high-paying jobs."

In January 2020, Governor Murphy unveiled the state's Energy Master Plan, which outlines key strategies to reach the Administration's goal of 100 percent clean energy by 2050. In May 2018, Governor Murphy's Executive Order No. 28 directed the NJBPB, in partnership with other state agencies, to develop this statewide clean energy plan and shift away from energy production that contributes to climate change. The Energy Master Plan laid out ways to fuel the clean technology economy through workforce training, investments in developing clean energy knowledge and the growth of world-class R&D.

"Building and strengthening New Jersey's clean energy economy has been a priority for Governor Murphy throughout his Administration as we work to reduce the state's dependence on fossil fuels," says NJBPB President Joseph L. Fiordaliso. "NJBPB is proud to support the Clean Tech Seed Grant Program and to fund early-stage companies that are developing vital technologies to achieve this goal. Startups within our innovation economy play a key part in creating clean technologies that will enable us to reach the governor's goal of 100 percent clean energy by 2050."



NJEDA CEO Tim Sullivan

### **Murphy Administration Invests \$386M in Water Infrastructure**

In the Murphy Administration's continuing commitment to infrastructure investments that enhance public health, protect the environment and create green jobs, the New Jersey Infrastructure Bank (I-Bank), working in

*Continued On Page 16*



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## ■ Environmental, Engineering and Transportation

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partnership with the NJDEP, has sold \$122.5 million of AAA/Aaa rated Environmental Infrastructure Bonds.

“As New Jersey recovers from the pandemic, we must seize the opportunity to create family-sustaining green jobs that put our residents back to work building the critical water infrastructure that our state needs to protect our environment and public health,” says NJDEP Commissioner Shawn LaTourette. “Through

the NJDEP’s incredible partnership with the I-Bank, we combine forces to create the New Jersey Water Bank, which offers innovative and affordable financing for water purveyors and local governments to make investments that promote the public good.”

The bonds, issued as Green Bonds with maturities through 2050 and an average effective interest rate of 1.875 percent leverage NJDEP zero-interest loans to provide a total of \$386 million in projects financed through the Water Bank,

creating an estimated 4,630 direct construction jobs across the state. The Water Bank finances projects that improve and protect water quality and address public health issues through the replacement and upgrade of existing infrastructure.

The projects funded include green infrastructure, sewer system collection and treatment improvements, drinking water treatment and distribution system enhancements, and projects to reduce or eliminate the combined sewer overflows that too often plague environmental justice communities. These projects create good-paying green jobs that will help New Jersey recover from the economic impacts of the COVID-19 pandemic.

The I-Bank, working in concert with the NJDEP, took advantage of the market’s current low interest rates to create a new funding methodology to maximize the state’s limited Drinking Water funds. Specifically, in lieu of the NJDEP providing only traditional interest-free loans from funds of the Drinking Water SRF, NJDEP funds were used to subsidize interest on additional I-Bank Bonds issued—thus reducing the amount of funds needed by the NJDEP thereby freeing those funds to finance future projects.

This new methodology allowed the NJDEP to finance \$33 million of Drinking Water projects utilizing just \$9 million of funds. The \$24 million savings will be leveraged with I-Bank funds to provide an additional \$45 million to

*Continued On Page 18*



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The Murphy administration will invest \$386M in water infrastructure to protect the environment and public health.

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## ■ Environmental, Engineering and Transportation

*Continued From Page 16*

\$50 million of funding for new drinking water projects in the coming year. These savings will be critical to assisting new applicants in addressing their water projects with the program's low rates.

The I-Bank and the NJDEP were able to accomplish this by using some of the \$50 million of funds appropriated to the Drinking Water SRF Program by the legislature and signed into law this fiscal year by Governor Murphy.

### **NJ TRANSIT's Roadmap to a Zero-Emissions Bus Fleet**

NJ TRANSIT continues to aggressively advance its zero-emissions bus program with the release of its roadmap to a 100 percent zero-emission bus fleet. The roadmap is highlighted by several key efforts including the release of a Request for Proposals (RFP) from qualified consulting firms for the Bus Garage Modernization Program and the application submitted for federal funding to acquire additional battery electric buses to be used in the Newark region. NJ TRANSIT also remains on track for the launch of the deployment of eight electric buses in Camden by the end of this year.

NJ TRANSIT is the nation's largest statewide public transportation system, providing more than 925,000 weekday trips on 253 bus routes, three light rail lines, 12 commuter rail lines and through Access Link paratransit service. It is the third-largest transit system in the country with



Photo: Getty Images/Stockphoto/Oleksandr Filon

NJ TRANSIT expects to deploy eight electric buses by the end of the year.

166 rail stations, 62 light rail stations and more than 19,000 bus stops linking major points in New Jersey, New York and Philadelphia.

"The roadmap to achieving a 100 percent zero-emissions bus fleet by 2040 is establishing the foundation that will ultimately create NJ TRANSIT's environmentally friendly fleet of the future," says NJ TRANSIT Board Vice-Chair Cedrick T. Fulton. "Advancing the modernization of NJ TRANSIT's bus garages and applying for additional federal funding for electric buses

are critical steps to meeting this very ambitious and important goal."

"NJ TRANSIT remains wholly committed to transitioning to a 100 percent zero-emissions bus fleet by 2040, aligned with Governor Murphy's Energy Master Plan," says NJ TRANSIT President and CEO Kevin S. Corbett. "While we have laid out aggressive plans to achieve this milestone, we are moving forward deliberately by leveraging relationships with

*Continued On Page 20*

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## ■ Environmental, Engineering and Transportation

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our peer agencies, both nationally and internationally, to learn from their experiences and ensure our success.”

“NJ TRANSIT is a major component of New Jersey’s infrastructure and the electrification of their bus fleet is an important step in achieving environmental justice and equity,” says Jane Cohen, Director, Office of Climate Action and the Green Economy. “NJ TRANSIT working aggressively to implement these initiatives is a key step towards reaching Governor Murphy’s clean energy and environmental justice goals.”

**Camden.** In September 2020, NJ TRANSIT’s Board of Directors awarded a \$3.235 million contract to Scalfo Electric of Vineland to renovate the Newton Avenue Bus Garage with electric vehicle charging stations and other associated infrastructure modifications. That project is targeted to be completed in fall 2021 and will support the Camden electric bus deployment.

In February 2021, NJ TRANSIT released of a Request for Proposals for the purchase of eight battery-powered electric buses, to be introduced as part of an early deployment in the City of Camden. The Camden limited deployment will enable NJ TRANSIT to study the unique benefits and challenges of using zero-emissions vehicles in a real-world setting.

The Camden demonstration project is a first-of-its-kind initiative for NJ TRANSIT, which will

test electric buses in real world conditions on specific NJ TRANSIT routes. This will provide invaluable data and information on the effects of weather, passenger volume, road conditions and other factors on electric bus performance, including travel distance available between recharging. The pilot project will also review the infrastructure resources and work required to modernize NJ TRANSIT’s bus garages to accept new charging stations, and the significantly greater power feeds needed to energize them. The pilot also will help NJ TRANSIT understand how to accomplish the fleet and garage infrastructure upgrades without disrupting the regular daily service its customers rely on.

**Newark.** The Hilton Garage in Maplewood is next on NJ TRANSIT’s list for modernization to accommodate battery electric buses to serve the Newark region. The selected consultant will create construction documents for utility power service needs and facility upgrades for an early construction to accommodate up to 16 battery electric buses at the Hilton garage. The consultant will also perform site surveys for all 16 existing garages in NJ TRANSIT’s network (inclusive of the Hilton Bus Garage) to document items such as power/utility connections, architecture, and mechanical, electrical and plumbing systems.

**Bus Garage Modernization.** Infrastructure is a critical component of NJ TRANSIT’s zero-emissions bus program, and that begins with bus garage modernization. The goal of the garage



NJ TRANSIT President and CEO Kevin S. Corbett

modernization project is to completely renovate and transform existing bus garages to handle future zero-emissions buses.

NJ TRANSIT is requesting proposals from qualified consulting firms to conduct Conceptual Design, Preliminary and Final as well as Engineering and Construction Assistance services for the Bus Garage Modernization Program. The proposed upgrades involve the transitioning of the garage infrastructure to support battery electric buses and other zero-emissions technologies. 📌

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# Nine Ways New Jersey Businesses Can Prepare for Hurricane Season

By Don Newman  
New Jersey Business  
Action Center

**T**here's no doubt that businesses nationwide have been significantly impacted by COVID-19. According to ZenBusiness, 75 percent of small businesses were forced to lay off at least one employee due to the

pandemic, exacerbating other setbacks from economic uncertainty, including declining sales and a shortage of products and services. To compound these issues, as businesses in our coastal state work to recover from a once-in-a-century public health crisis, they must also prepare for hurricane season.

Warmer weather means a higher hurricane risk, with the Atlantic hurricane season running from June 1 through November 30. According to the National Oceanic and Atmospheric Administration (NOAA), 2021 has cracked the Top 10 for warmest years on record. In fact, forecasters are predicting a 60 percent chance of above-average hurricane activity in 2021.

Sadly, recent data suggests that 75 percent of businesses without a continuity plan will fail within three years after a natural disaster. The longer your business is not operating, the more likely you are to lose customers permanently to your competitors. So, it is important

to remain prepared for all sorts of difficult setbacks from these monstrous storms—from power outages to flooding, and property damage or lost work time.

The New Jersey Business Action Center (NJBAC), a part of the New Jersey Department of State, has nine recommended strategies to help small businesses endure:

### Store important documents in the cloud, not the computer

Most businesses keep on-site records and files that are essential to normal operations. To reduce your vulnerability, determine which records, files and materials are most important, and back them up. These may include income tax forms, QuickBooks files, customer contact lists, strategy documents and passwords. From there, save these files on the cloud using an affordable service like Dropbox and DocHub, or Google Docs, which is free to use. This way, you can access your files from anywhere.

### Keep office property secure.

Raise computers above the flood level and move them away from large windows; move heavy and fragile objects to low shelves, and secure equipment that could move or fall during a heavy storm. In addition, hire a cybersecurity expert to make sure your systems are secure and virus-free. Protect your most important documents, credit card numbers, e-mail correspondence and more by hiring an expert to set up a secure system well in advance.

### Have a restoration plan in effect.

Establish a clear plan if you or your business partners are incapacitated. List types of emergencies that have occurred in the community or could occur and adjust your plan accordingly. Ensure trusted employees have access to passwords, keys, alarm codes, phone forwarding and other important items in the event of a disaster. Consider financial obligations you will have during interruption, such as payroll and debt service, and ensure a system is in place to pay bills electronically. Establish a social media presence for your business (LinkedIn, Facebook, Instagram or Twitter), and use social media tools to communicate with your customers about your business' status.

### Keep insurance up to date.

Review your insurance coverage with an agent or your insurance carrier; specifically, check the status of your business' interruption insurance. If disaster occurs, you can file a business interruption insurance claim detailing any lost income. For insurance and tax purposes, be sure to maintain written and photographic inventories of all important materials and equipment, and store in a safety deposit box if possible.

### Consider installing an emergency generator.

Power outages are commonplace during disasters, and they may last for several days. As a result, even businesses that are not severely damaged can suffer losses because of the interruption of normal operations or the loss of perishable stock. You can reduce these losses and speed the recovery process by installing an emergency generator in advance.

### Identify a backup location.

If the primary location of your business is destroyed or severely damaged, you should identify a backup destination where employees can congregate, and clients can visit. This will help create a sense of normalcy and ensure clients that all is well. Make sure your organization has the proper equipment, including a functioning Wi-Fi router if the workplace is inaccessible due to the storm. Telecommuting tools should be available if employees must leave their company location unexpectedly.

### Keep disaster supplies on hand.

Sometimes the simplest emergency plans are the most effective. Always have extra sets of batteries for when power goes out and critical

*Continued On Page 24*



An effective disaster preparedness plan will ensure that both you and your employees are safe in any unforeseen circumstance.





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# ■ Business Continuity and Risk Management

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electronics need to be kept running. Important files should have a written backup somewhere in a safe and secure location like a safe or metal filing cabinet. Have a disaster supply kit handy that includes a battery-powered radio to access National Weather Service information, a battery-powered electronic device charger, a first aid kit, a fire extinguisher, flashlights, extra batteries, waterproof plastic bags and more.

## Get property inspected.

It's important to have your building inspected for damage to ensure safety for all employees upon return. Restore electric, gas, telephone service and water, and avoid any additional damage by making repairs to stabilize your office or facility, if necessary. In the wake of the storm, for cleanup, ensure that you are using safe, proper cleaning products/services, that all appropriate safety equipment is used, and rent equipment or hire contractors if the job is too large or complicated for a small team.

## Ensure print/digital resources are accessible.

Find up-to-date, reliable information from community public health officials, emergency management and/or other sources, and make them accessible for staff/public viewing. Make sure your organization has access to inventory lists including computer hardware and software.



Photo: Getty Images/stockphoto/Balancia

An emergency generator can protect your company when damaging power outages, sometimes lasting several days, occur during natural disasters.

Natural disasters cannot be averted, but as a business owner, you can take the steps to minimize disruption and reduce loss so that once the storm clears you are able to return to normal operations as soon as possible. An effective disaster preparedness plan will ensure that both you and your employees are safe in any unforeseen circumstance.

During Superstorm Sandy, the NJBAC was actively involved in the recovery effort and provided outreach to businesses throughout the

state. The agency was home to the state's volunteer hotline, which received nearly 8,000 calls from people offering volunteer services. For more information, visit [www.business.nj.gov](http://www.business.nj.gov).

*Don Newman serves as manager of small business advocacy for the NJBAC, New Jersey's "one-stop" shop for businesses, helping companies to stay and grow in the Garden State.*

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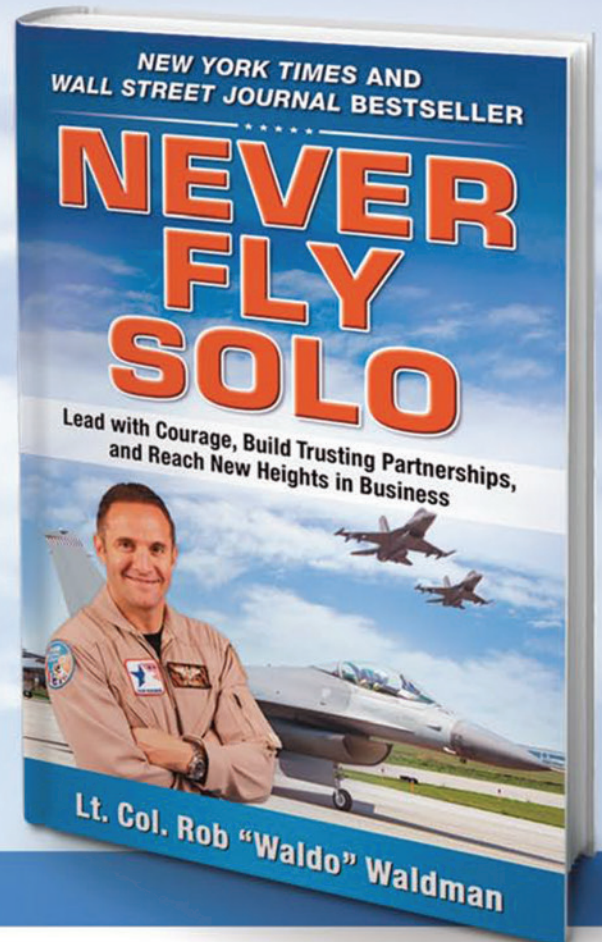
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# With More Automation, Comes New Risks: The Implications of More AI

Coined in 1956, the use of artificial intelligence continues to grow.

By Barron S. Wall,  
ARM, PMC  
ICA Risk Management  
Consultants

**E**ssentially, AI enables machines to learn from experience, adjust to new inputs and perform human-like tasks. Artificial intelligence is designed to evolve as it learns, and it's worth examining some of the implications in the automobile industry.

The taxi and limousine industry is being revolutionized by ride-sharing apps such as Uber and Lyft. This cuts into traditional taxi and limousine drivers' income and rendered NYC's medallions exorbitant relics of the past. Get ready, because in this decade, ride-sharing platforms will cut out the human driver entirely. Their seats will be eerily vacant, the wheel turning with no human input. Uber and Lyft are already

working with vehicle manufacturers as well as technology giants such as Apple and Google to produce fully autonomous cars for them.

Another benefit of AI is the vehicle itself produces information for automobile manufacturers like GM and Tesla to gather data that now allows them to enter the insurance industry. By accumulating information and data on drivers' habits, as well as wear and tear on the vehicle,

*...software glitches aren't the only risk to safety in the transportation industry.*

these manufacturers believe they can offer insurance at better prices and the driver a better driving experience, while expanding their product deliverables. On the other hand, there are insurance companies whose revenue consists of almost solely automobile premiums, and they

realize that the creation of autonomous vehicles may dramatically reduce their revenue, and therefore need to both embrace this technology for their own survival and expand into other areas of insurance sales.

One of the concerns is if the "training data" that the AI learns from—in order to assess the various scenarios—would allow safe decision-making. The data is only as good as the input from the humans who enter this information, so the continual expansion of these scenarios will need to be properly accounted for.

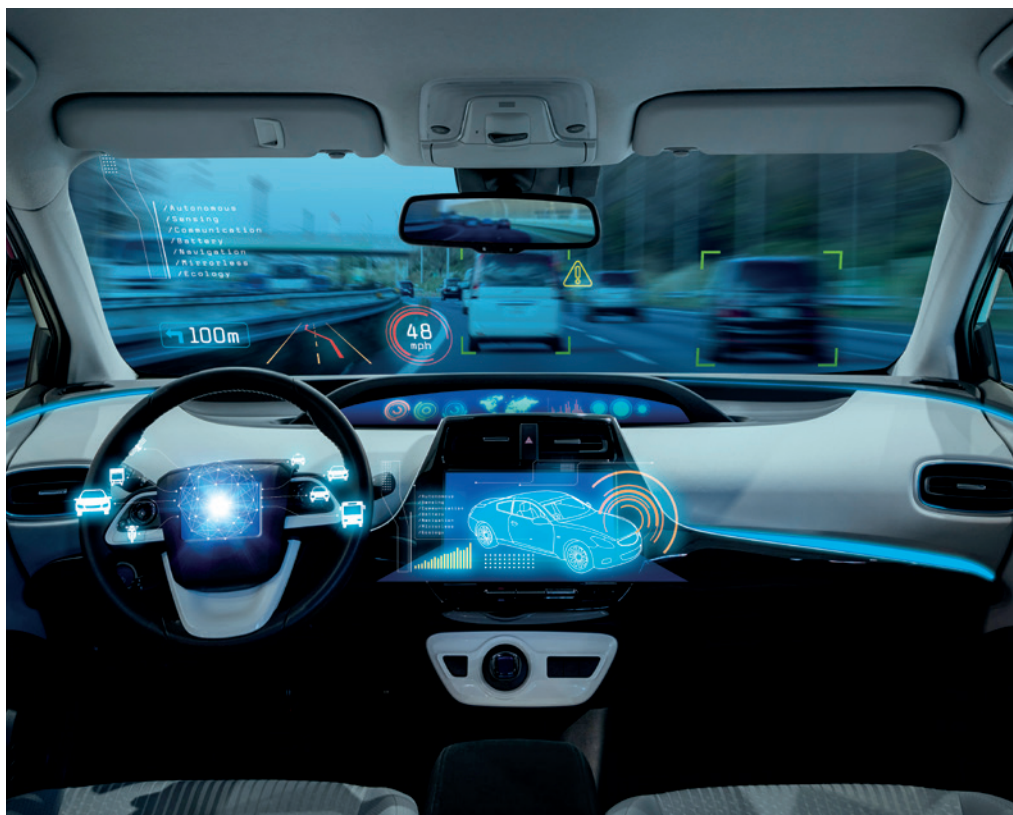
Beyond two-ton autonomous vehicles, trucking companies are testing eighteen wheelers that are already on our highways, destined to haul goods from point "A" to "B." Who needs a human trucker that gets sleepy to operate a 40-ton vehicle when you can have a computer that never needs a coffee break or a nap? As these tireless "drivers" become more commonplace and perfected, this AI application will have a dramatic effect on human job loss as AI expands into this industry.

With more automation, new risks manifest left and right. For instance, software glitches aren't the only risk to safety in the transportation industry. Computer hackers have existed for decades, and therefore these new systems must become impenetrable to prevent nefarious activity and computer terrorists who might breach the computer system to either cause tremendous disruption, property damage and potential personal injury, or even commandeer a truck for theft of its contents or cause it to steer into a crowd.

Since AI is used in every Google search, to unlock our phones, to help others evaluate our creditworthiness as well as our job applications, it will only continue to proliferate in other areas, including the healthcare industry. It's all about huge amounts of data. In the automobile industry, data is king and it's relatively available, and therefore will only continue to be used—hopefully to improve society.

When the day comes and you take your inaugural ride in an autonomous Uber to the airport, you may want to think twice before you tell the vehicle, "get me to the airport as quickly as possible."

*Barron S. Wall, ARM, PMC, is Managing Associate at ICA Risk Management Consultants in Mahwah. While ICA consults on insurance matters, it does not sell insurance.*



Empty cockpit of vehicle, HUD (Head Up Display) and digital speedometer, autonomous car

Photo: Getty Images/Stockphoto/metamorworks



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# Mergers & Acquisitions and New Administrative Offices

In the news...Lakeland Bank, Spencer Savings Bank, Investors Bank and Blue Foundry Bank.

Compiled by John Joseph Parker  
Contributing Editor

According to American Banking Association Senior Economist Robert Strand, “an FDIC report shows that banks of all sizes continue to serve as a source of strength for economic recovery” after the COVID-19 pandemic came on the scene. In addition to helping businesses and consumers navigate evolving conditions, “banks continued to demonstrate their own resiliency.”

As a snapshot of banking in New Jersey, merger and acquisition activity can be seen at leading banks, including Lakeland Bank, Spencer Savings Bank and Investors Savings Bank. Blue Foundry Bank has opened new Administrative Offices at 7 Sylvan Way in Parsippany, New Jersey.

## Lakeland Bancorp, Inc. to Acquire 1st Constitution Bancorp

The Boards of Directors of Lakeland Bancorp, Inc. (Lakeland) the parent company of Lakeland Bank, and 1st Constitution Bancorp (1st Constitution), the parent company of 1st Constitution Bank, have entered into a definitive Agreement and Plan of Merger (Merger Agreement), under which Lakeland will acquire 1st Constitution. The combined organization will have approximately \$9.6 billion in assets and will rank as the 5th largest bank headquartered in New Jersey. The merger brings together two high-performing companies with complementary geographies and business lines.

Lakeland will acquire all of the outstanding shares of 1st Constitution in exchange for common shares of Lakeland and will cash out outstanding 1st Constitution options. The exchange ratio will be fixed at 1.3577 Lakeland shares for each 1st Constitution share, resulting in an aggregate transaction value of approximately \$244.4 million, or \$23.53 per share, which represents a 14 percent premium over the closing sale price per share of 1st Constitution common stock on July 9, 2021.

“We are delighted to be combining with 1st Constitution and expanding Lakeland’s presence into central New Jersey,” says Lakeland and Lakeland Bank President and CEO Thomas J. Shara. “This business combination provides attractive financial attributes to shareholders of both Lakeland and 1st Constitution. This merger is consistent with our recent initiatives to expand into desirable markets. We look forward to working with 1st Constitution in delivering a broad array of business and consumer products into our expanded marketplace.”

The Merger Agreement has been unanimously approved by the Boards of Directors of both companies. The merger is expected to close in the fourth quarter of 2021 or early first quarter 2022, subject to satisfaction of customary closing conditions, including receipt of required regulatory approvals and approval by the shareholders of Lakeland and 1st Constitution. In the transaction, 1st Constitution will merge into Lakeland, and 1st Constitution Bank will merge into Lakeland Bank, with Lakeland and Lakeland Bank being the surviving entities.

Key transaction highlights are that it continues Lakeland’s growth and positions the bank to efficiently cross the \$10 billion asset threshold in the future; and it provides Lakeland with entry into attractive new markets in Mercer, Middlesex and Monmouth counties and enhances its presence in Ocean and Bergen counties.

Keefe, Bruyette & Woods, a Stifel Company, served as financial advisor and Luse Gorman, PC served as legal counsel to Lakeland. Raymond James served as financial advisor and Day Pitney LLP served as legal counsel to 1st Constitution.

## Spencer Savings Bank SLA and Mariner’s Bancorp

Spencer Savings Bank, SLA (Spencer) and Mariner’s Bancorp/Mariner’s Bank jointly announced that they have entered into a definitive stock purchase agreement pursuant to which Spencer will acquire Mariner’s Bank in an all-cash transaction. Under the terms of the agreement, Mariner’s Bank will merge into Spencer, with Spencer the surviving entity. The merger enhances and expands Spencer’s presence in Bergen County, New Jersey, with the addition of six full-service branch locations expanding into eastern and northern Bergen County and bringing together two community-focused banks.

As of March 31, 2021, Mariner’s, headquartered in Edgewater, New Jersey, had approximately \$414 million of total assets, \$348 million of loans and \$362 million of deposits.

*Continued On Page 30*



Lakeland Bank President and CEO  
Thomas J. Shara



Spencer Savings Bank Chairman  
and CEO José B. Guerrero



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*Continued From Page 28*

Based on financials as of March 31, 2021, the combined company upon completion of the transaction will have approximately \$4.0 billion in assets, \$3.0 billion in gross loans, \$3.1 billion in deposits and 26 branches throughout New Jersey. On a pro forma basis, the transaction is expected to be nearly 30 percent accretive to Spencer's 2022 earnings.

The transaction has been unanimously approved by the Boards of Directors of each company and is anticipated to be completed during the fourth quarter of 2021, subject to regulatory approvals, the approval of the shareholders of Mariner's Bancorp and other customary closing conditions.

"This opportunity brings together two community focused companies," explains Spencer Savings Bank, SLA Chairman and CEO José B. Guerrero. "It enhances our business banking initiatives and facilitates our expansion into northern and eastern Bergen County. We are excited to welcome Mariner's Bank team and customers and look forward to the opportunity to work with them."

Spencer was advised in this transaction by the investment banking firm of Piper Sandler & Co. and represented by the law firm of Locke Lord LLP. Mariner's Bancorp and Mariner's Bank were advised by The Kafafian Group and represented by the law firm of Windels Marx Lane & Mittendorf, LLP.

### **Citizens Financial Group, Inc. to Acquire Investors Bancorp, Inc.**

Citizens Financial Group, Inc. (Citizens) and Investors Bancorp, Inc. (Investors) have entered into a definitive agreement and plan of merger under which Citizens will acquire all of the outstanding shares of Investors for a combination of stock and cash. The acquisition of Investors enhances Citizens' banking franchise, adding an attractive middle market, small business and consumer customer base while building its physical presence in the northeast with the addition of 154 branches located in the greater New York City and Philadelphia metropolitan areas and across New Jersey.

The acquisition complements Citizens' recently announced acquisition of HSBC East Coast branches and national online deposits which is expected to close in first quarter 2022. The combined Citizens franchise will operate across some of the most attractive retail and commercial banking markets in the United States characterized by large and dense population centers, areas of high-income households and centers of robust business activity.

"The acquisition of Investors, following on the heels of the acquisition of HSBC's East Coast branches, further strengthens our formidable franchise in the northeast, together adding roughly one million customers and boosting our near- and long-term growth potential," says Bruce Van Saun, chairman and CEO of Citizens.

"We are confident in our ability to successfully integrate these acquisitions and to, over time, deliver the same attractive offerings to customers and strong financial performance in the New York City metro region and New Jersey as we do in other major metro areas we serve."

This includes Investors' pending acquisition of 8 Berkshire Hills branches.

"Joining Citizens, with its broad capabilities, scale and commitment to excellence in customer service opens exciting opportunities for our combined company," says Kevin Cummings, chairman and CEO of Investors. "Citizens shares Investors' deep commitment to serving customers, supporting colleagues and giving back to local communities. Our local-market expertise and personal touch will align well with Citizens' approach and together we will drive long-term value for all our stakeholders."

Highlights of the proposed transaction to acquire Investors include: creating long-term shareholder value; identifies cost savings and other synergies; and advances Citizens' strategy with solid presence in important markets.

Under the terms of the agreement and plan of merger, Investors shareholders will receive 0.297 of a share of CFG common stock and \$1.46 in cash for each share of Investors they own. Following completion of the transaction, former Investors shareholders will collectively own approximately 14% of the combined company.

*Continued On Page 32*



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## ■ Banking

*Continued From Page 30*

The implied total transaction value based on closing prices on July 27, 2021 is approximately \$3.5 billion.

### Blue Foundry Bank Unveils New Administrative Offices

Blue Foundry Bank, a financial institution that offers a full-service, crafted banking experience, has opened its innovative 40,000 square foot Administrative Offices at 7 Sylvan Way in Parsippany, New Jersey. The bank's new corporate hub, designed by DMR Architects, reflects the bank's reinvention, and offers employees the opportunity to work collectively in a flexible workspace. The space provides a modern, technologically infused working environment aligned to its growth strategy and plans for building teams, expanding products and services, and meeting the needs of its employees, customers and communities—all while keeping the health and safety of its employees a top priority.

Upon entering the newly designed Blue Foundry Bank offices, guests are greeted by the bank's Community Managers who guide the overall workspace experience. A tour of the office reveals impressive wooden and industrial design elements that complement the bank's recently renovated branches. In addition, the space features many customized finishes including 14 different ceiling types, modern light fixtures, reservable sit/stand workstations and

unique amenities, such as a wellness room, lounges with fireplaces and a café that serves as a unique space for teams to connect.

"It was important to me that the design elements represent the brand, create a collaborative workspace, and are safe and welcoming for our team members," said James D. Nesci, president and CEO at Blue Foundry Bank. "Creating this experiential and comfortable office area is key to fostering motivation among our employees so they can craft unique and personalized solutions for our customers."

Blue Foundry Bank's offices were designed with current cultural context top-of-mind, supported by the implementation of new technology to keep team members working remotely connected to internal systems. The physical space reflects the same need for fluidity with its technology-enabled environment, which affords team members the opportunity for a hybrid work schedule. The design provides flexibility so that no matter how an employee chooses to work, collaborate or gather there is an energetic and stimulating space in which to do so. 📍



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STEVE ADUBATO'S

## LESSONS IN LEADERSHIP

with co-host Mary Gamba

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### Everyone is a Leader and Problem Solver

A client recently brought up his concerns about team members sometimes bringing him problems, dumping them on his lap, and expecting him to “fix” things simply because he holds the highest position in the org chart. Consider the following when it comes to leadership and problem solving:

**--Problem solving 101.** Before you go to a leader of an organization in a knee-jerk fashion by saying, “we have a problem,” team members need to think and consider possible options and potential solutions. That doesn’t mean that they know exactly what to do, but they have thought about it.

**--Why doesn’t this happen more often?**

Many team members have what I call the “I am not the leader, you are” philosophy. That approach won’t work on the best teams that have to be innovative and successful. What I am advocating is that on the best teams, “everyone is a leader.”



STEVE ADUBATO'S

## LESSONS IN LEADERSHIP

**--What is the job of the leader of the team who isn't at the highest level on the organizational chart?** The leader who has had a problem dumped on his lap should ask effective questions of team members and help them to be the most effective leaders they can be.

**--A “fix it” mentality is not the best approach for a leader who wants to build the best team possible.** It creates unintended consequences. More specifically, if a leader is the “Mr. Fix It” team members come to expect, he will simply fix any problem, and that leader enables others not to think for themselves.

**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](http://www.Stand-Deliver.com)



# Building on Hispanic Achievements: CBRE Executive VP Gil Medina

By Diane C. Walsh  
Contributing Editor

**B**orn in Puerto Rico, Gualberto (Gil) Medina grew up in a poor neighborhood in Camden, where he spoke Spanish at home and learned English at school.

"I was blessed," he said, however. "I understood the language of Shakespeare and Cervantes. I was able to speak the language and enjoy the literature of two great civilizations." His immigrant family might have lived in "financial poverty but we lived in cultural splendor."

When his mother introduced him to classical music as a young boy, he was transported by the works of Tchaikovsky, Brahms, and Beethoven. Medina's love of books he ascribes to his father, who was an avid reader. A thirst and appreciation for knowledge molded him into an excellent student.

Rutgers University awarded him a full scholarship, resulting in a degree in history. Temple University Law School also recognized his talents, as well as his high GPA, and recruited him as part of its diversity and inclusion initiatives. Good students like him were enticed with scholarships and a support network. Medina's juris doctorate landed him a job as an attorney/advisor in the regional office of the U.S. Department of Housing and Urban Development, which was the steppingstone to a rich and multi-faceted career.

His resume touts a term as secretary of the N.J. Department of Commerce, manager at two CPA firms in Philadelphia (after returning to Temple to complete the coursework necessary to become a CPA), executive at a telecommunications company, and president and general counsel of a startup biotechnology company.

For almost two decades he has been immersed in the real estate industry. In 2014 he became an executive vice president at CBRE Group, Inc., the world's largest commercial real estate and investment firm. Medina is proud of the robust diversity initiative established by CBRE CEO, Robert Sulentic, who is personally helping to lead the initiative. Medina believes that, "For a corporate diversity initiative to succeed, it requires the level of commitment that CBRE's senior management team is making."

At CBRE Medina is focused on providing and coordinating integrated real estate solutions for corporate, governmental, non-profit and academic research organizations. He is also responsible for local and global business development across all of the company's service lines, including office, industrial and retail brokerage, asset services, project management and financial consulting.

Medina said his tenure in former Gov. Christie Todd Whitman's administration was formative for him. "She taught me how to be a leader, how to be a better human being and she taught me public policy," he said.

He first met Whitman when in 1993 he helped convince the Camden County Republican Organization to endorse her bid for governor in the Republican Party primary. When Whitman was elected, she tapped Medina for her cabinet. He was impressed with her leadership style and by the way she sought input from department heads, giving them an opportunity to arrive at consensus. "She governed by consensus but also fostered a spirit of constructive disagreement, from which often emerged creative policies and strategies. Everyone felt that their voice was heard," he recalled.

As Commerce Secretary from 1994 to 2000, Medina helped oversee an era of significant economic and employment growth in the state. He consistently sought to improve the state's business climate and to promote eco-

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*"She taught me how to be a leader, how to be a better human being and she taught me public policy."*

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nomics by focusing the state's resources on business attraction, business retention and Foreign Direct Investment. He organized trade missions and opened New Jersey offices in Brazil, Egypt, Israel, Mexico and the United Kingdom.

A successful trade mission, Medina quickly realized, must go beyond economic factors and free trade agreements. He liked to inject a cultural element and his favorite centered on the famed literary giant, Walt Whitman, who spent the last 20 years of his life in Medina's hometown, Camden. He quotes a sentiment attributed to the Scottish writer and politician, Andrew Fletcher, "Let me make the songs of a nation, and I care not who makes its laws."

From a visit to one of the homes of the Chilean poet Pablo Neruda, Medina discovered that Whitman had a profound influence on Latin American literature. "Many of Latin America's literary figures believed that Whitman was the first New World poet to create a unique voice for the Americas." In connection with a large trade



CBRE Executive VP Gil Medina

mission to Brazil, Argentina and Chile, Medina helped organize a tribute to the poet, entitled "Whitman in the South," with a keynote from Tomas Eloy Martinez, an Argentine writer who once taught at Rutgers. More than 200 attended the event held in the University of Chile, making it one of the most successful state trade missions to Chile and earning Medina compliments from the U.S. ambassador to Chile, Chile's Foreign Minister, and the President of Chile. The president of Brazil conferred upon him the rank of "Commander in the National Order of Cruzeiro do Sul," an honor given to foreign nationals for their valuable service.

As Commerce Secretary Medina also developed strong relationships with the corporate community, international leaders and prominent figures from both sides of the political aisle. He serves on the New Jersey State Chamber of Commerce as the second vice chairman of the board. He is a member of the board of trustees of St. Joseph's Healthcare System and Thomas Edison State University, as well as other boards.

He is also the longest serving member of the Puerto Rico Science Technology and Research Trust. Six different governors of Puerto Rico have extended his service to the trust, where as vice chairman he works on economic

*Continued On Page 36*





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**PSEG**



# Cover Story: Hispanic Heritage Month

*Continued From Page 34*

development and public policy issues impacting the island. Gov. Phil Murphy also asked Medina to serve on various boards and commissions, including the state's Puerto Rico Relief Commission. Medina readily accepted the post. "It's important not just to do well for yourself, but to do good for others."

Even though Puerto Rico has been roiled by economic strife and natural disasters, Medina said there is a tremendous amount of promise there and he is optimistic for its future.

In New Jersey, Medina can see the challenges facing the Hispanic community. The Hispanic population in the state is growing, as it is across the nation. He noted the latest U.S. Census reports that the Hispanic population grew by 23 percent in the United States since 2010. The Hispanic growth was greatest in metropolitan centers. While Hispanic immigrants are drawn by the opportunities in the United States, there is also a downside, evident in the poverty and the challenges of cultural integration.

Medina believes that to a larger extent than many other states, New Jersey has an extensive Hispanic-led social service infrastructure that helps address the challenges that Hispanic communities are facing. New Jersey's robust Hispanic social service community provides a safety net for the disadvantaged. To tackle the underlying cause of poverty, he recognizes that a strategic approach is needed.

Medina has been impressed by the research of Enrico Moretti, an economist at the University of California Berkeley. In his book, "The New Geography of Jobs," Moretti analyzed the shift from a labor force centered on a manufacturing economy to an innovation economy. Medina explained that "Moretti posits that there are diverging Americas. At one extreme are the brain hubs with workers who are among the most productive, creative and best paid in the world. At the other extreme are former manufacturing hubs, which are rapidly losing employment and residents. Moretti proposes that this divergence is reshaping the fabric of our society, affecting all aspects of our lives, from health and education to family stability and political engagement."

Medina believes that to the extent that New Jersey can expand its leadership position in the innovation economy, New Jersey and all of its citizens will experience a greater quality of life. And education is key to fostering the growth of innovation centers.

"If you are looking to help, to truly transform a community, education is foundational," Medina said. He said a "tripod" is needed to overcome the challenges facing the Hispanic community. Its legs are the safety net, education and economic development to create job opportunities.

Whether intentional or not, for much of his career Medina has helped in the progress over all parts of the tripod. 🍷



Medina believes that education is the key to expanding New Jersey's leadership position in the innovation economy.

## Honoring Hispanic Heritage Month

**Two CIANJ Board Members offer their thoughts...**

**Bergen New Bridge Medical Center  
President and CEO Deborah Visconi:**



"Hispanic Heritage Month gives us the opportunity to pause and reflect on how we will support the Hispanic communities and their diversity and unique cultural complexion, while celebrating the successes, contributions and culture of Hispanic people. Traditional Hispanic community values include a focus on family and faith combined with a strong work ethic. These principles have been the underpinnings of my life and ones I have imparted as priorities to my children. As healthcare professionals, it is important for us to understand the cultural values, diversity and beliefs of the Hispanic community in order to help us deliver the highest quality, culturally appropriate care. We have a responsibility to increase cultural proficiency among healthcare providers in order to reduce inconsistencies and inequity in the delivery of care."

**Horizon Blue Cross Blue Shield NJ,  
Director, Government Affairs, Uli Diaz:**



"We are all either first-generation immigrants or children of immigrants. Our story is the American Dream and Hispanic Heritage Month celebrates that dream. My family came here from Cuba when I was 6. We settled in West New York in Hudson County, which continues to be a great melting pot for many ethnic groups. Latinos are different because we come from many different places. But we have the commonality of language, the commonality of wanting a better life and the commonality of seizing the opportunities here. It's bittersweet that my family was forced to leave its native land. But like so many immigrants before and after, we are thankful for the opportunities here for a better life." 🍷

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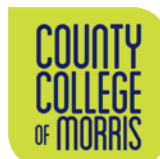
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# Protecting Your New Jersey Business from Divorce

Compiled by John Joseph Parker  
Contributing Editor

As Jerry Seinfeld says in his standup comedy routine, “marriage is the leading cause of divorce.” And divorce can spell trouble for a business without proper measures in place. Law firms can help clients in and out of relationships who want to protect sweat equity and financial growth from distribution after the love is gone and when the marriage is over. *COMMERCE* asked the experts what to expect from the process and how to protect a business from divorce.



## Brach Eichler LLC

By Carl J. Soranno, Esq.,  
Member

It is vital for a business owner to understand what is distributed in a divorce, how a business is valued and how it affects support obligations. Sole proprietorships can be problematic in a divorce, while a limited liability company can have an operating agreement, and a corporation can address marriage or divorces in a shareholders' agreement. Provisions can protect the ownership interest from distribution to a spouse and can contain buy-sell agreements that define a buy-out procedure and a valuation mechanism. Agreements can also conceal

a company's books and records as confidential and protected. For one of the firm's clients, we modified the shareholder's agreement to provide for the cost of discovery and specified that discovery be paid by the shareholder getting a divorce. We have drafted premarital agreements that address the ownership of a business establishing it as separate property and dealing with the growth of the interest during the marriage. We have also drafted limitations on a spouse's inspection rights and their access to operating agreements of LLCs. In many cases, we have also used estate planning and particularly trusts to shield business assets in the event of marriage and divorce. These issues should be drafted in a premarital agreement, or the business's formation and operating documents. Once drafted, review periodically, and modify following changes in the law.



## Chiesa Shahinian & Giantomasi PC

By Susan Reach Winters, Esq.,  
Chair, Family Law Group

As a business owner, a divorce can easily become a lawsuit nightmare and an ongoing financial strain beyond what you could ever imagine with a business partner, a client or a supplier as an adversary. In most states, the value of a business started during a marriage is considered a

marital asset subject to being shared with your spouse in a divorce. Even if the business was started prior to the marriage, the increase in its value may also be subject to division—*notwithstanding* whether your spouse actually assisted you in its operations. The concept of “double dipping,” where your business will be counted once in the context of equitable distribution and a second time with the income from that business again being considered in the context of alimony, is another complication more specific to New Jersey. To help protect their businesses from both factors, a strategy we often advise our business owner clients—while not foolproof—is to have a prenuptial agreement that protects the business in the event of a divorce. An even better case scenario would be to layer the agreement with a trust, which should each contain specific language to ensure that the business is not accessible to your spouse. A consultation with both a family law and trust and estate attorney in this regard can help minimize the risk that your spouse will wind up as your business's most significant creditor.



## NPZ Law Group, P.C.

By David H. Nachman, Esq.,  
U.S. Managing Attorney

NPZ Law Group works with many individuals who are currently in the United States on employment-based visas or pursuing employment-based green card applications. We have seen that many times, these visas or green cards can be used as weapons in divorce. When an individual receives an employment-based visa or green card, their dependent spouse will also receive the same. Therefore, when there are arguments between spouses, many times the principal applicant may threaten to divorce their spouse, and this may leave the dependent spouse without any legal status in the United States. This also has a significant impact on the dependent spouse's employer because once their legal status is revoked pursuant to divorce, they are no longer eligible to work in their field. Many dependent spouses are renowned within their fields and any disruption to their career could be catastrophic. It is therefore extremely important for employers who hire these dependents to look at opportunities to file separate visas for these individuals to prevent them from abruptly losing a valuable employee. Our office has worked with many employers and individuals to obtain visas in these situations. ❧



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# Study Shows Most Effective Online Dating Profile Photos

Can a picture be worth a thousand dates?

Compiled by John Joseph Parker  
Contributing Editor

**W**omen pictured sporting a bikini in a profile picture are 10 times more likely to score a date, according to a new study. WhatsYourPrice.com pulled user data to determine which men and women have the most traction. Men being photographed wearing a suit and tie are six times more successful in securing a date on the popular site.

Photos are the focal point of an online dating profile and can make the difference between someone clicking on or scrolling past. The right photo can exponentially alter the odds of securing a date. Can a picture be worth a thousand dates?

Popular dating web site, WhatsYourPrice.com, pulled data from 50,000 of the most popular profiles to find which type of profile picture the most successful members used. Overall, the average male user on the date-auction site goes on five dates in a period of six months. However, the study shows the probability of securing a date increased based on certain profile picture attributes.

## Successful Profile Pictures

These profile picture attributes increase the odds of a man securing a date: wearing a suit and tie (six times increase in response); in a



Photo: Getty Images/Stockphoto/Pavlobalukh

Online profile pictures with exotic cars and travel locations are more likely to result in a date.

travel setting (four times increase in response); showing off their abs (four times increase in response); including a selfie (four times increase in response); and pictured with an exotic car (two times increase in response).

Based on the results of the study, women who wear bikinis in their profile pictures are 10

times more likely to be offered a date. The average female user on the site is offered 120 dates in a six-month period.

These profile picture attributes increase the odds of a woman securing a date: wearing a bikini (10 times increase in response); pictured in a travel setting (eight times increase in response); with a drink in hand (eight times increase in response); selfie (five times increase in response); and wearing a dress (three times increase in response).

"We live in a society of instant gratification," says Brandon Wade, founder and CEO of WhatsYourPrice.com. "Now, the decision to date someone is a snap judgement so the right profile picture must convey as much about your lifestyle as possible."

WhatsYourPrice.com allows "Generous" members to bid and pay for first dates with other users, revealing not just how much they are willing to spend on a first date, but on a chance at love. Money is exchanged during the date, and second dates may be arranged either online or off.


WhatsYourPrice was launched in April 2011 and has more than 800,000 members worldwide. It is the only date-auction where money can buy you love or at least a first date. The web site provides a platform where generous members can bid on a first date with an attractive member. The web site gives both types of daters an advantage in the dating market, making it The Online Dating Shortcut. 



Photo: Getty Images/Stockphoto/CURaphotography



Photo: Getty Images/Stockphoto/DragonImages

Profile photos of men in a suit and tie or showing their abs are more likely to generate a response. Women get an increase in response if their photo shows them in bikinis or drinking cocktails.





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# Advances in Reproductive Medicine Tech Improve Pregnancy Rates

Compiled by John Joseph Parker  
Contributing Editor

**T**hanks to technological advancements made in the last decade surrounding in vitro fertilization (IVF), thousands of patients have achieved their dream of parenthood faster and with fewer IVF cycles. According to Shady Grove Fertility (SGF) Chief Medical Officer Eric A. Widra, M.D., the following advancements provide every advantage to patients wishing to start or grow their family.

**Advanced freezing technology allows more patients to have multiple children as a result of one IVF cycle, thereby reducing the cost and easing the process for patients.**

The ability to freeze unused embryos following a fresh IVF cycle has existed for many years, but earlier techniques were associated with undesirable, often damaging ice crystal formation. Vitrification, a flash or fast-freeze technology that's used today, has greatly improved pregnancy rates seen during cycles using a frozen embryo.

In the event a fresh transfer is unsuccessful, frozen embryos can provide the possibility of trying again without having to take ovarian stimulation medication. Plus, using a frozen embryo makes it possible to correct for hormone levels that might not be as supportive as necessary of a healthy pregnancy.



Egg freezing keeps future family building options open.

**Genetic testing of embryos lowers miscarriage rate and increases the likelihood of pregnancy with a healthy baby.**

Among the numerous advancements in reproductive medicine, physicians can now effectively screen an embryo for chromosomal abnormalities and test for specific genetic conditions that might normally cause miscarriage or an inherited disease. Once the embryos reach the blastocyst stage, usually on day five or six of embryo development, an embryologist can take a few cells from the embryo for chromosomal analysis. Then, during a frozen embryo cycle, the embryologist will only thaw an embryo that tested normal for the correct number of chromosomes and the physician can transfer it to the woman's uterus.

**Egg freezing keeps future family building options open.**

Thousands of women have decided to freeze their eggs, giving them the power to have children when the timing is right, not when their biological clock dictates that they should have them. Given the advances made in egg freezing technology, SGF has grown to be one of the top five egg freezing programs in the United States, and the number of women choosing this option continues to rise.

**SGF's predictive analytics tool, PRISM, helps forecast IVF success rates, making treatment decisions easier for patients.**


"Will IVF work for me?" is often among the first questions patients ask of their reproductive endocrinologist. However, how SGF physicians answer this question is different than how physicians from other centers would answer, as SGF created a customized predictive model, known as PRISM (Predictive Response to IVF Success Model) to help patients make more-informed decisions about their care. Based on 15,000 treatment cycles from 10,000 SGF patients since 2009, PRISM leverages its own IVF success data to determine pregnancy probability, offering patients insight when making difficult treatment decisions.

**Sperm injection and extraction techniques have nearly eliminated infertility among couples with a severe male factor.**

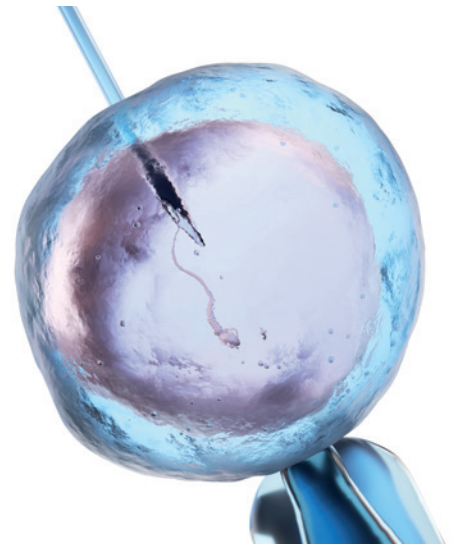
Commonly used in cases of male factor infertility, especially when there is a problem with sperm movement, shape or number that impairs the sperm's ability to penetrate the egg



Shady Grove Fertility Chief Medical Officer Eric A. Widra, M.D.

on its own, intracytoplasmic sperm injection is a technique in which an embryologist injects a single healthy sperm into an egg. Once fertilization occurs and the embryo matures properly, a physician can transfer it into the uterus. 

*Shady Grove Fertility (SGF) is a leading fertility and IVF center of excellence with more than 50,000 babies born and counting.*



Sperm injection and extraction techniques have nearly eliminated infertility among couples with a severe male factor.





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# Phage Display-Based Gene Delivery Enables COVID-19 Vaccine Design

Compiled by John Joseph Parker  
Contributing Editor

**R**esearchers at Rutgers Cancer Institute of New Jersey, Rutgers New Jersey Medical School (NJMS) and the Center for Theoretical Biological Physics (CTBP) at Rice University in Houston, Texas, have demonstrated that a technology with favorable biological attributes known as phage display could be a viable platform for the development of new vaccines to protect against COVID-19. Findings from the proof-of-concept work were published online in the *Proceedings of the National Academy of Sciences (PNAS)* journal.

Currently approved vaccines against COVID-19 worldwide include mRNA-based vaccines, non-replicating adenovirus vaccines and an inactivated SARS-CoV-2 vaccine among others. While being broadly effective, these vaccine types suffer many challenges, particularly in rapid large-scale production and distribution, with the requirement for strict storage at low temperatures (a so-called “cold chain”), use of needles for administration and a currently unknown ability to confer long-term protection in the face of emerging viral variants.

One completely unexplored alternative is the design and development of phage display-based vaccines, which represent an inexpensive and versatile tool for large-scale immunization. Bacteriophage (phage) are viruses that naturally only infect bacteria, and thus they are generally considered safe for use in humans. Phage particles are easy to genetically engineer or modify and produce in large quantities; capable of stimulating both cellular and humoral immunity;

and are stable under harsh environmental conditions (pH and temperature).

In this study, the authors developed two independent phage display-based vaccination approaches against SARS-CoV-2, the virus that causes COVID-19. The first is a peptide-directed phage particle that can be administered in an aerosolized form by inhalation. It is engineered with an epitope from the SARS-CoV-2 spike (S) protein together with a small ligand peptide to ensure it crossed from the lungs into the systemic circulation, where it produced a strong antibody response in mice. In the second approach, they engineered chimeric adeno-associated virus-phage (AAVP) particles to deliver the gene encoding for the entire S protein, which also stimulated a systemic and specific antibody response in mice.

This dual proof-of-concept experimentation demonstrates that phage display-based vaccine approaches are versatile platforms that could be used for rapid production of COVID-19 vaccines that are cost-effective, needle-free, and can be safely stored long-term at room temperature. Combined with a theoretical structural biology approach to identify effective epitopes, this work provides a new framework for vaccine development. Further research and development of prototype COVID-19 investigational vaccines and alternative methods of application such as inhalation are ongoing.

“In the development of new vaccination strategies, the structure and strength of the local healthcare system is a key consideration,” explains the study’s senior author Renata Pasqualini, Ph.D., resident member of Rutgers Cancer Institute and professor and founding chief of the Division of Cancer Biology, Department of Radiation



Study Directors Renata Pasqualini, Ph.D., and Wadih Arap, M.D., Ph.D.

Oncology at Rutgers NJMS. “As such, the global COVID-19 pandemic has raised awareness of public health inequity and the need for a rapid and accessible immunization process. In this context, the favorable biological attributes of phage particles might represent a potentially practical yet affordable alternative.”

The study’s other senior author, Wadih Arap, M.D., Ph.D., director of Rutgers Cancer Institute at University Hospital Newark and professor and chief of the Division of Hematology/Oncology, Department of Medicine, Rutgers NJMS, notes, “Bacteriophage-based therapy has a long and rich history in medicine because native phage particles are not infectious to human cells. The new appeal here is that we were able to modify the phage particles so that they may now target cell surface receptors; moreover, another potential application of this platform technology is the possibility of an inhaled vaccine administration.”

“One of the challenges in designing these vaccines is that, when we insert the different SARS-CoV-2 spike epitopes into the phage particles, the structure of these peptides needs to stay intact as in the original protein,” adds José N. Onuchic, Ph.D., Harry C. and Olga K. Wiess Chair of Physics and professor of chemistry and biosciences at Rice University, who is a corresponding author on the study with Drs. Arap and Pasqualini. “In this collaboration, we demonstrated that the epitopes that show the smallest deviations from the original structure are the ones most effective in creating immune protection. This initial success allows us to create a synergistic theoretical/experimental framework to discover new possible epitopes to improve these vaccines not only for SARS-CoV-2 but for other diseases as well.”

Photo: Getty Images/Stockphoto/K. E. N.



Phage display-based vaccines represent an inexpensive and versatile tool for large-scale immunization.



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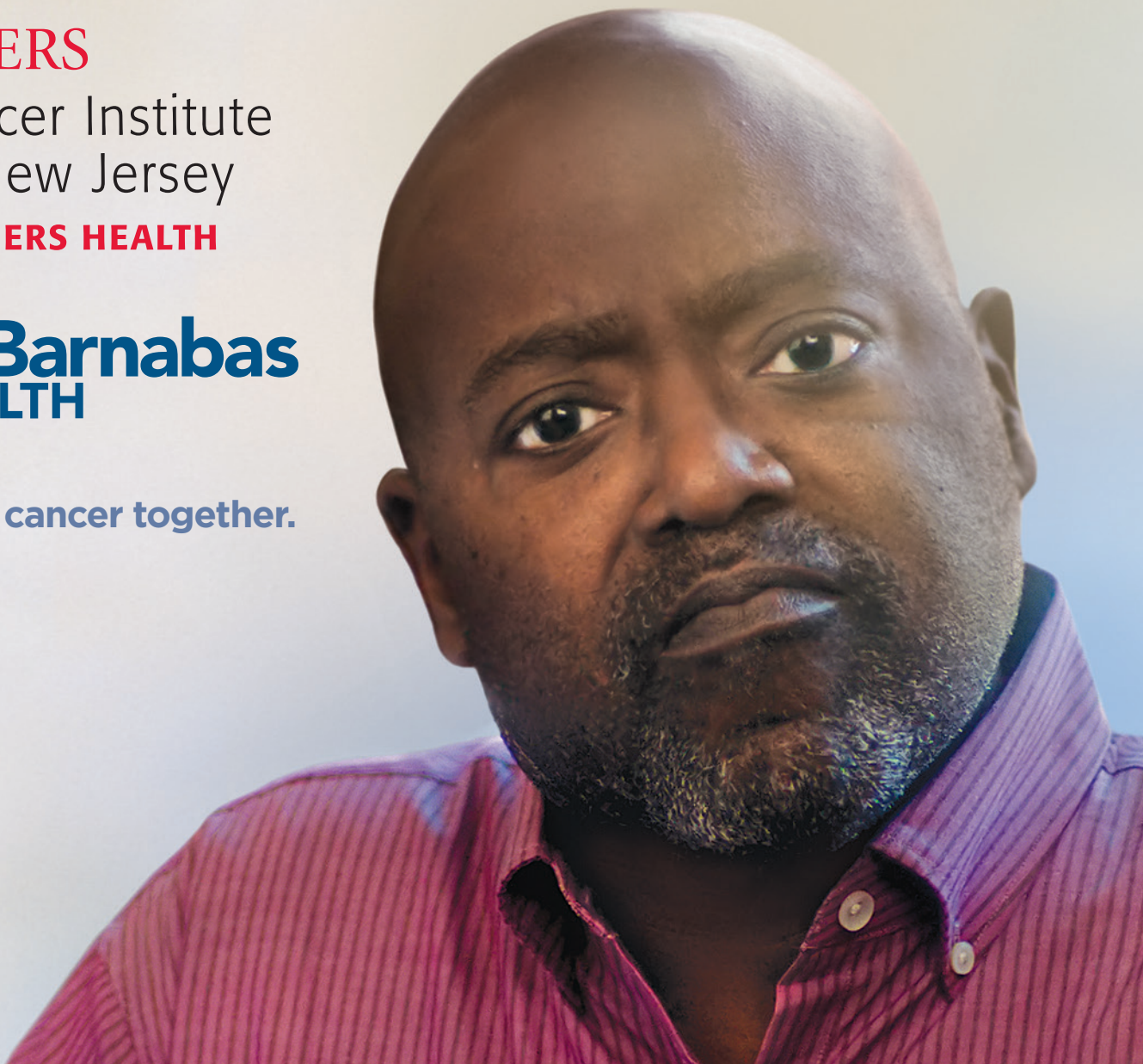
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# CDI's Scientists Awarded NIH Grant to Pursue New, Novel TB Vaccine

The focus of the work is bolstering B-cell immunity.

Compiled by John Joseph Parker  
Contributing Editor

Scientists from the Hackensack Meridian Center for Discovery and Innovation (CDI) were awarded \$6.4 million from the National Institutes of Health (NIH) to pursue an innovative new tuberculosis (TB) vaccine concept.

The only TB vaccine available, Bacille Calmette-Guérin, or BCG, is very unreliable. The team proposes to improve BCG by engineering it to stimulate the development and communication of B cells, an important part of the immune system. With this strategy, the researchers hope to develop a second-generation TB vaccine, which provides reliable protection from new infections, and can even help to cure existing TB infections by complementing antibiotic therapy.

The novel approach could prove to be a critical breakthrough in the infection, which kills 1.4 million annually, and mostly in the developing world.

"This strategy of designing a B cell targeting TB vaccine is completely new and has not been tried before," explains Martin Gengenbacher, an assistant member of the CDI, and leader of the project. "Right now, we have five novel recombinant BCG vaccine candidates that are ready to be tested in our advanced preclinical models.

We are excited it could make a huge difference for global health."

"This grant shows the promise of Gengenbacher's work," says David Perlin, Ph.D., the chief scientific officer and senior vice president of the CDI. "If it proves efficacious, this could be a game changer for this devastating disease which still kills 1.4 million people globally each year but flies under the radar all too often in the developed world."

*...this could be a game changer for this devastating disease which still kills 1.4 million people globally each year*

BCG, the existing vaccine, has been around for a century. But it has limitations since it has proven only effective in children and doesn't fully prevent disease. That leaves adults, who make up the majority of clinical TB cases unprotected, accounting for a staggering 10 million new cases per year.

The BCG replacement vaccine VPM1002 was invented by Gengenbacher's mentor,

Stefan Kaufmann, Ph.D., of the Max Planck Institute for Infection Biology, who gave a talk in December 2019 at the CDI. Gengenbacher completed genetic modifications before large clinical trials could be pursued. VPM1002 is heading toward full clinical development and production.

Gengenbacher and the team propose a different strategy than most other researchers: increase quantity and life span of the body's own B cells to fight the TB bacteria. Using high parameter flow cytometry available at the CDI, Gengenbacher and his team have identified a novel type of B cells that contribute to the control of TB infection. The translational approach involves CDI scientists genetically engineering BCG to promote B cell development and survival—which also presumably includes their newly discovered protective B cell subsets.

Consequently, the scientists hypothesize the body will effectively fight off the bacteria.

"Our researchers at Hackensack Meridian Health have done incredible work to advance care for our patients, as we showed during the COVID-19 pandemic," says Ihor Sawczuk, M.D., FACS, chief research officer and Northern Region president for the network. "But we also have a global reach to improve the lives of patients, like with this promising TB project." 📌



CDI Chief Scientific Officer, Senior Vice President David Perlin, Ph.D.



CDI Assistant Member and Study Director Martin Gengenbacher



Hackensack Meridian Health Chief Research Officer, Northern Region President Ihor Sawczuk, M.D., FACS



A man with a shaved head, wearing a blue work jacket and blue nitrile gloves, is focused on measuring a small metal component with a digital caliper. The background is a blurred industrial setting.

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# HINJ Honors NJMEP with STEM Education Award

Compiled by John Joseph Parker  
Contributing Editor

**T**he HealthCare Institute of New Jersey (HINJ) recognized the New Jersey Manufacturing Extension Program-Pro Action Education Network (NJMEP) with its HINJ Excellence in STEM Education Award at the NJMEP's South Jersey "State of the State of Manufacturing" conference.

HINJ honored the NJMEP-Pro Action Education Network for its outstanding work and leadership in preparing students and upgrading the skills of the current workforce in the latest manufacturing practices and technologies and reinforcing New Jersey's standing as a world-class manufacturing center.

HINJ President and Chief Executive Officer Dean J. Paranicas noted the importance of STEM education to HINJ members, which include many of the world's leading research-based biopharmaceutical and medical technology companies. "HINJ members work every day to discover and bring to market cutting-edge science to treat and cure diseases like COVID-19," he said. "This is not possible without having a talented workforce, which includes our manufacturing sector on whom we rely to produce the complex medicines, devices and diagnostics patients need."

In presenting the award, HINJ Board of Trustees Chair Jack Cox, senior director of market access strategy at Novo Nordisk Inc., said, "New Jersey is one of the top two states in the



HINJ President and Chief Executive Officer Dean J. Paranicas


nation for having the most facilities manufacturing FDA-approved products, and the number one state for life sciences manufacturing employees. Through training programs, apprenticeships and other innovative programs, the New Jersey Manufacturing Extension Program-Pro Action Education Network is preparing the next generation of workers who will keep New



NJMEP Chief Executive Officer John Kennedy, Ph.D.

Jersey on the cutting edge of manufacturing and ensure that the state has the kind of workforce needed to support all of its innovator industries."

In accepting the award, NJMEP Chief Executive Officer John Kennedy, Ph.D., said, "NJMEP is humbled and appreciative to be the recipient of the HINJ Excellence in STEM Education Award. It's a well-earned recognition for our Pro-Action Education Network (PEN) team led by Torsten Schimanski and Christian Mdeyway who worked tirelessly over the past year and a half to ensure that our work on pre-apprenticeships and apprenticeships was not lost in the furor created by the pandemic. However, NJMEP would not have been able to push forward without the help and support of partners like HINJ, the New Jersey Department of Labor and State Employment Training Commission, our career and technical schools and county colleges. We succeed together."

Founded in 1997, the HealthCare Institute of New Jersey is a trade association that serves as the voice for New Jersey's leading research-based biopharmaceutical and medical technology companies. HINJ strives to raise awareness, understanding and public support for the state's life sciences industry, expand patient access to the medical innovations its member companies produce and promote awareness of the life sciences' economic impact in New Jersey. 



STEM education is vital for the workforce of current and future biopharmaceutical and medical technology companies in New Jersey and around the world.

Photo: Getty Images/Stockphoto/kaifu





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# Medical Advances: Treating Ovarian and Prostate Cancer

Compiled by Miles Z. Epstein  
Editor, COMMERCE

As September is National Ovarian Cancer and Prostate Cancer Awareness Month, *COMMERCE* presents this special section, which features the latest advances in treatment and disease management, as well as patient success stories. While medicine has come a long way, ovarian cancer ranks fifth as the cause of cancer death in women and prostate cancer is the second leading cause of cancer death in men, according to the American Cancer Society. What follows are treatment updates and real-life experiences of the medical professionals serving on the front lines against these deadly forms of cancer.



## Atlantic Health System

By Daniel Tobias, M.D.,  
Medical Director of  
Gynecological Oncology  
and Principal Investigator for a  
CA-125 Protein Clinical Trial

We want local women to know that they may be eligible to enroll in a landmark study at Overlook Medical Center, which uses a simple blood test for the CA-125 protein to screen women who are at low risk for ovarian cancer. The purpose of the clinical trial is to help determine whether this test can catch ovarian cancer early in women who would not normally be screened for it. Atlantic Health System hospi-

tals are the only centers in the New Jersey-New York area to participate in the study and have the third- highest enrollment numbers in the nation. Most ovarian cancer is detected too late, at stages 3 or 4, with a 75 percent chance of recurrence after treatment. The CA-125 blood test is currently only used in women who have had ovarian cancer or who already show symptoms. A high CA-125 marker may indicate the need for further testing, however, by that time it is often already late-stage cancer. Women interested in the CA-125 study may be eligible if they do not have high risk factors and meet other criteria. Study participants must also be post-menopausal and between the ages of 50 and 74.



## Englewood Health

By Nimesh P. Nagarsheth, M.D.,  
Medical Director of Gynecologic  
Oncology and Robotic Surgery

At The Lefcourt Family Cancer Treatment and Wellness Center at Englewood Health, we use a multidisciplinary approach to diagnose and treat ovarian cancer. Our gynecologic surgeons, medical oncologists, radiologists, and other specialists collaborate on each patient's care. Our team performs ovarian cancer surgery robotically whenever feasible, allowing these complex procedures to be performed with minimal invasiveness. Recent studies show minimally invasive surgery can have equally effective results compared to open surgery in ovarian cancer

treatment, with the benefit of smaller incisions and faster recovery times. Newer advanced treatment options are also leading to greater long-term survival for women with ovarian cancer. Additionally, we have implemented new standards, based on current medical literature and clinical trial data, for using targeted therapy to treat advanced ovarian cancer. Advances in molecular therapies now allow our cancer teams to target gene-specific treatments to a patient's individual tumor to maximize outcomes and minimize toxicity.



## Hackensack Meridian Health, Hackensack Meridian Ocean Medical Center, Jersey Shore University Medical Center

By Mina Fam, M.D.,  
Urologist, Urologic Oncologist,  
Medical Director, Center for  
Robotic Surgery

After receiving his annual health check in January 2020, Rudy Manz learned his prostate-specific antigen (PSA) levels had increased, a marker for prostate cancer. He made an appointment and opted to receive an MRI at Ocean Medical Center (OMC), which showed a suspicious lesion. At Jersey Shore University Medical Center, I performed a UroNav Fusion biopsy, which uses 3D images to identify suspicious areas in real time, allowing me to more accurately take samples to detect his cancer. Rudy's treatment

*Continued On Page 52*



The CA-125 blood test may be ordered until cancer is already progressing.



Elevated PSA levels are an indication of prostate cancer.



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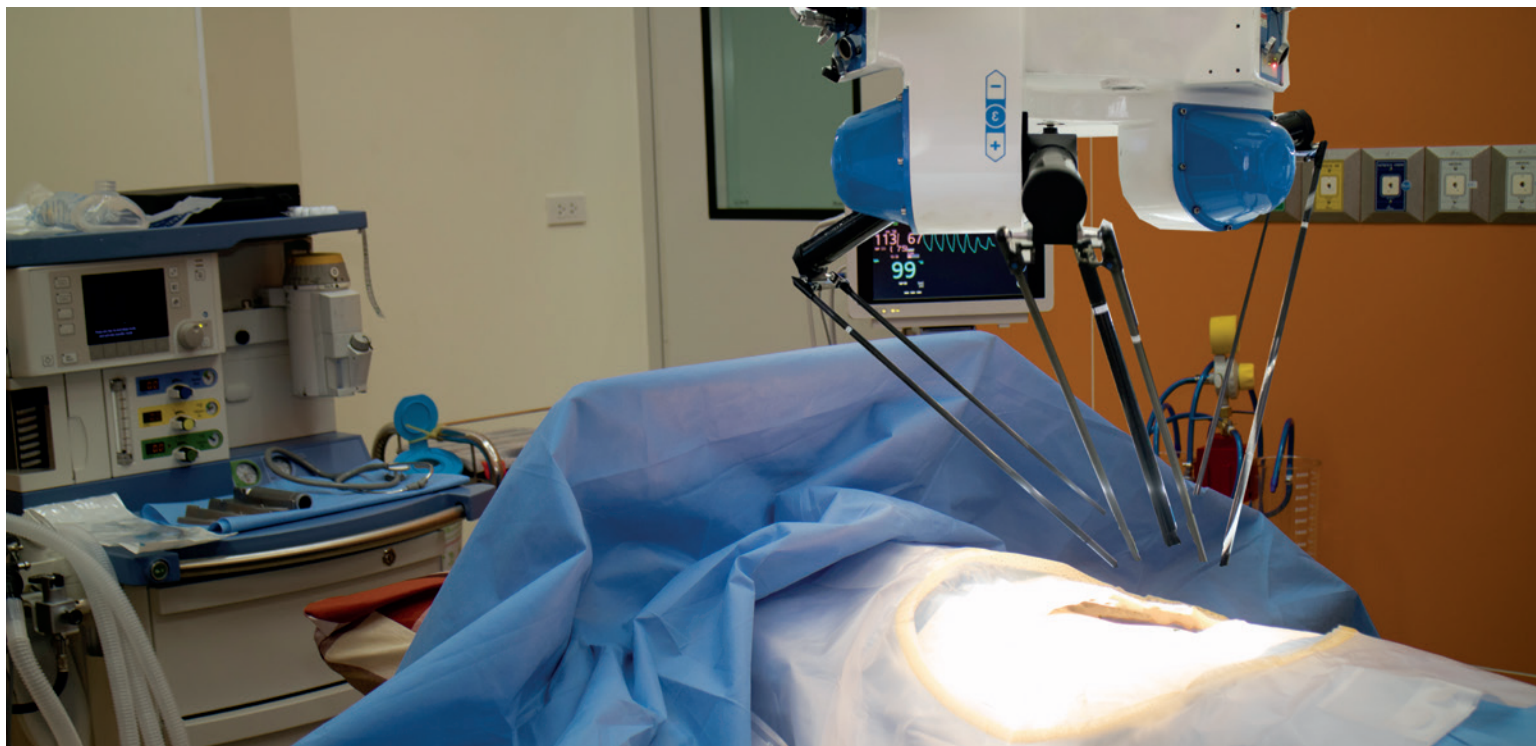
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options were surgery to remove his prostate or radiation. In terms of cancer control they're essentially equivalent; in his case I recommended surgery. After he visited a radiation oncologist, who confirmed my recommendation, I performed a robotic radical prostatectomy at OMC, removing his prostate gland and some surrounding tissue, and a lymph node dissection. Rudy had an unfavorable, intermediate-risk prostate cancer, with no cancer in his lymph nodes. One of the major advantages of surgery compared to other forms of treatment is that we have a clearer picture of the extent of cancer when the entire gland is removed, which accurately guides the next steps of treatment. Even though his surgery took place during the pandemic, Rudy was safe and comfortable at the medical center for one day and then returned home to recuperate. After about a month, Rudy was back to activities like landscaping, playing golf and enjoying retirement. Follow-up blood tests show his PSAs levels are undetectable with no trace of cancer. Even treated prostate cancer can have a recurrence, so we follow these patients closely. If it does recur, we have other options, but my hope and goal is that it does not.



**Holy Name Medical Center,  
Patricia Lynch Cancer Center**

By Sharyn Lewin, M.D.,  
FACS, FACOG,  
Chief of Gynecologic Oncology;  
Director of the Gynecologic  
Oncology Program

Ovarian cancer can be difficult to detect and

treat because of its location deep in the body and symptoms that may be similar to more common conditions. Increasingly, our gynecologic oncology team at the Patricia Lynch Cancer Center is extending lives for patients with ovarian cancer with a treatment called HIPEC, hyperthermic intraperitoneal chemotherapy. One of our patients who received HIPEC, Mary Jane Bisanzo, was treated for stage 3 ovarian cancer four years ago. She is still cancer-free in 2021. HIPEC bathes the abdomen in heated chemotherapy to kill any cancer cells that may remain after surgery to treat ovarian cancer and other cancers that have spread to the abdomen. Research shows that HIPEC often achieves better results than traditional chemotherapy. Like Mary Jane, we have many patients who received HIPEC and remain cancer-free years later. We also utilize sophisticated medicine based on each patient's genetics. Our team and Holy Name's Institute for Clinical Research are collaborating with international and national research centers, pharmacologic partners, and the Gynecologic Oncology Group to provide patients with novel therapies. We are investigating immunotherapy that harnesses the cancer-fighting power of each patient's immune system; inhibitors that block the growth pathways of cancer cells; and targeted therapies that zero in on cancer cells. We know our patients personally and spend time with them going over the best treatment plan for each one. Our team continues to follow them for many years to help them survive and improve their quality of life.



**Jefferson Health–New Jersey**

By Ana Maria López, M.D.,  
Professor, Vice Chair, Medical  
Oncology, Sidney Kimmel  
Medical College; Chief, Cancer  
Services at Sidney Kimmel  
Cancer Center

What has revolutionized cancer care in this century is our increased awareness and understanding of the impact of molecular and genetic changes on cancer growth and treatment. So we don't need to always think of cancer in strict categories (i.e. breast cancer, prostate cancer, etc.). As an example, many people are aware of the role of genetics in breast cancer risk. There also is a genetic risk for prostate cancer. And these can go together: people with a BRCA gene mutation may have increased risk of either of these cancers. Knowing your family history is critical to recognizing your risk. If you have a positive family history of cancer, it's vital to talk with your healthcare team about the potential need for genetic counseling and/or genetic testing. People diagnosed with this BRCA mutation, may be considered for treatment with what's called a PARP Inhibitor. A PARP Inhibitor prevents the cancer cell from repairing itself once it has been damaged. If it cannot repair itself, it will often die. So, if you or a loved one have a diagnosis of cancer, think about your family history. Talk with your doctor; you may benefit from these genetic studies and/or newly developed targeted treatments.

Continued On Page 54



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Hackensack Meridian  
Hackensack University  
Medical Center



Hackensack Meridian  
Children's Health at  
Joseph M. Sanzari Children's Hospital



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## ProCure Proton Therapy Center

By Brian Chon, M.D.,  
Medical Director

When someone is diagnosed with cancer, they aren't the only ones affected. Ron and Pat know this all too well and nothing prepared them for the shock of a prostate cancer diagnosis. When exploring treatment options, Ron's doctor recommended proton therapy as the ideal solution. In fact, Ron's doctor was so confident in the effectiveness of proton therapy that he said he would recommend it to his own father. Standard X-ray radiation treatments for prostate cancer can run the risk of damaging particularly sensitive areas of the body and finding a non-invasive solution that would spare surrounding healthy tissue and organs was a huge relief for this couple. At ProCure, both Ron and Pat found a support network unlike no other. Everyone from the front desk concierges to the oncologist team was incredibly compassionate and knowledgeable. It became obvious that ProCure offered the best of both worlds: a state-of-the-art facility with a first-class treatment team. For countless couples, cancer means a long, hard road of stress and sacrifice. Ron and Pat found the exact opposite. To their surprise, Ron experienced generally no side effects before,

during and after each treatment session. Without the discomfort and exhaustion typically associated with cancer treatments, both Ron and Pat were able to look forward to what tomorrow would bring.



## RWJBarnabas Health, Rutgers Cancer Institute of New Jersey

By James K. Aikins, Jr., M.D.,  
FACOG, FACS, Chief,  
Gynecologic Oncology;  
Associate Professor of  
Obstetrics, Gynecology and  
Reproductive Sciences, Rutgers Robert Wood  
Johnson Medical School

Although ovarian cancer is among the most difficult cancers to treat when not caught in its earliest stages, treatment advances such as clinical trials are improving the quality of life of many patients. At Rutgers Cancer Institute of New Jersey and RWJBarnabas Health, investigators are exploring clinical trials to see whether new treatments for ovarian cancer are safe and more effective than those currently available. This includes trials that examine immune checkpoint inhibitors in addition to those that combine existing FDA-approved treatments. Physician-scientists are also studying how to reduce the risk of ovarian cancer in women who are BRCA1 gene carriers by comparing bilateral salpingectomy,

which is the surgical removal of fallopian tubes with delayed bilateral salpingo-oophorectomy, which is the surgical removal of both the fallopian tubes and ovaries. Along with clinical trials, our programs offer other advanced treatment options including minimally invasive surgical techniques, cytoreductive surgery and hyperthermic intraperitoneal chemotherapy (HIPEC), precision medicine and immunotherapy.



## Saint Peter's University Hospital

By Gopal Desai, M.D.,  
Chairman, Department of  
Radiation Oncology

My patient was diagnosed with prostate cancer at age 65. He chose to get treatment at Saint Peter's University Hospital because we have the CyberKnife® Robotic Stereotactic Radiosurgery System, an advanced technology that delivers a specialized form of radiation therapy called stereotactic radiosurgery, or stereotactic body radiation. During CyberKnife procedures, patients receive high doses of radiation directly to their tumor with sub-millimeter precision, minimizing exposure to surrounding healthy tissue. Each session of this non-surgical, non-invasive treatment is 30 minutes to 90 minutes long. CyberKnife technology also treats tumors in the

Continued On Page 56



A radiologist speaks to a patient who is about to receive an MRI for prostate cancer.

Photo: Getty Images/Stockphoto/skynesher





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Continued From Page 54

brain, head and neck, breast, lung, liver, pancreas and spine. My patient chose CyberKnife as his treatment option because he did not want to experience the side effects associated with traditional surgery and did not want to pursue conventional radiation therapy which would last for a period of eight to nine weeks. He only had to undergo five treatments with CyberKnife, all within the span of two weeks. My patient felt so well after his last treatment that he and his friend spent the rest of the day together at a record show. I'm pleased to share that he has been in remission for 11 years now.



## Trinitas Regional Medical Center

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

John R. was diagnosed with prostate cancer in March 2020. His sister, who works at Trinitas, asked if I could see him for a consultation and, as it turns out, he was my first Telemed consult. We discussed treatment options, including surgery and radiation versus active surveillance, and he decided on a course of radiation for 44 days (almost nine weeks, when we were all in lockdown). After much discussion, we thought it was best to start his radiation when COVID rates in the community were lower. We utilized

Telemed to conduct follow-up appointments to keep track of his progress. Once the COVID surge passed, we were able to bring him in for his 44 daily treatments with our protocols in place that were keeping all of our cancer patients and staff safe. He completed his treatments safely and successfully and is currently cancer-free.



## Valley-Mount Sinai Comprehensive Cancer Care

By Michael Wesson, M.D.,  
Co-Director, Radiation Oncology

Valley-Mount Sinai Comprehensive Cancer Care was the first program on the East Coast to use next-generation technology that accounts for the continual motion of a patient's anatomy, so radiation treatment is delivered with greater accuracy and effectiveness. The newest iteration of ExacTrac Dynamic from Brainlab incorporates additional views from both outside and inside a patient's body. Doctors can see a patient's shape, temperature, movement and anatomy in real-time with the help of high-resolution surface and thermal imaging. Why does this matter? A patient's internal anatomy is constantly in motion. Internal motion can happen quickly, and this new technology gives clinicians the ability to see and account for this motion, avoiding the potential for missing the cancer and over-treating normal tissues. This is



Photo: Getty Images/Stockphoto/PhonlamaiPhoto

CyberKnife procedures deliver high doses of radiation directly to the tumor with sub-millimeter precision, minimizing exposure to surrounding healthy tissue.

particularly valuable when treating cancers near areas of the body where breathing or other involuntary movements can affect the position of the radiation beam's target, such as breast, lung and prostate cancer. Patients treated with ExacTrac Dynamic could receive shorter, more targeted treatments, which may decrease the risk of both short- and long-term side effects. This means patients could feel better, faster and with less impact on their long-term health. 📌

## BUSINESS & LIFESTYLE

# Celebrating Hispanic Heritage Month with Wine



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

**W**hat will you be doing to celebrate the richness of Latin culture this Hispanic Heritage Month, which runs from September 15th

through October 15th? Maybe you will try your hand (and feet) at learning a new Latin dance, or maybe you will choose to watch that foreign film with the oh-so-fun subtitles.

As a Sommelier, it is only natural that I happen to believe the best way to celebrate is through a bottle of wine. Think about it, every bottle of wine that we open is effectively a time

capsule from a specific region, from a specific vintage and therefore provides so much experientially through the palate, be it climate, culture or terroir.

Much like the celebration of old world meets new, so too does our experience in the world of wine. Spain, considered an old-world wine region, produces some incredible wine from the Tempranillo grape while Argentina, considered a new-world wine region, produces delicious Malbec.

Join me on September 28th at 5:00 p.m. for a virtual wine tasting in celebration of

Hispanic Heritage Month and taste first-hand how incredibly impactful these wines continue to be for the world. Please RSVP by clicking on the following link, [VIRTUAL Sommelier Series: "Saludos Al Vino" Wines of Argentina and Chile \(ciannj.org\)](https://www.ciannj.org/virtual-sommelier-series-saludos-al-vino-wines-of-argentina-and-chile). 📌



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