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of the Board
William C. Hanson
See Page 8.

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- Telemedicine Rx for Health
- Banks Respond to COVID-19

ANNUAL
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See Pages 34-48.



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Made in New Jersey: National Manufacturing Day Conference Honors Our “Unsung Frontline Heroes”

The COVID-19 pandemic highlighted the importance of the industry and the need for a strong supply chain.

By Anthony Russo
President, CIANJ

The annual conference celebrating National Manufacturing Day had added significance this year due to the critical role the industry is playing fighting the COVID-19 pandemic. Governor Phil Murphy heaped praise on New Jersey's manufacturers, calling

them “unsung frontline heroes.” He believes the state's skilled manufacturing base will enable the Garden State to emerge strong and create a resilient economy for the future.

Murphy was invited to address the day-long conference by John W. Kennedy, CEO of the New Jersey Manufacturing Extension Program (NJMEP), its host. NJMEP is a private, not-for-profit that works to improve the competitiveness and profitability of the state's 11,000 manufacturers.

For the past eight years, Kennedy has kicked off the event in a packed conference center, but the health and safety restrictions imposed to reduce the spread of COVID-19 forced it into the virtual realm this year. Still, more than 500 companies and upwards of 1,000 people registered for the annual first Friday in October event. They included not only manufacturers, but banks, insurance companies, attorneys, accountants and other consultants who work with and support the industry.

The Commerce and Industry Association of New Jersey (CIANJ) was proud to be named by Kennedy as one of the business groups with which he partners. While NJMEP's primary mission sends its staff into the plants to assess and improve operations, CIANJ lends a hand as an industry advocate with lawmakers in Trenton and Washington, D.C.

From the onset of the pandemic, manufacturers were recognized as essential workers. “They quietly went to work and stayed at work. It wasn't an easy thing but they did it,” Kennedy said, underscoring that medical supplies, food, gasoline, electrical power, treated water and so many other goods would not have been available without manufacturers' efforts.

Rep. Josh Gottheimer, whose District 5 includes parts of Bergen, Passaic, Sussex and Warren counties, said the pandemic taught us that manufacturers are the “backbone of the economy” and a strong U.S. supply chain is key. He pledged to work to strengthen the domestic supply chain. “I hope we are smart enough to address it quickly,” he said.

Kennedy explained the efforts are already underway. He said \$1.25 million was secured through the Cares Act for pandemic relief. It funded assessments of 1,000 manufacturers, examining their immediate needs and helping them to retool and become nimbler during a health crisis.

There are also increased efforts through, “Project 160” to develop a new pipeline of workers using apprenticeships and credentialing programs in higher education, according to Kennedy. He said urban centers, such as Trenton, Newark, Paterson and Camden are the targets of this initiative.

Manufacturers' needs have come to the forefront since New Jersey Senate President Stephen Sweeney created a special manufacturing caucus several years ago. He recognized that manufacturing represents 8.5 percent of the

state's economy. “We have to ensure manufacturers grow and thrive,” he told the conference attendees.

Democrat Sen. Linda Greenstein co-chairs the caucus with Republican Sen. Steve Oroho. It includes members of both parties and both houses in the legislature. Virtual roundtables were convened when the pandemic struck, resulting in legislation being drafted to create a permanent stockpile of PPEs (personal protection equipment).

NJMEP was so proud of the vital role played by manufacturing that it collaborated on a manufacturing anthem. “Unsung Heroes,” written and produced by Andre Saint and Andrew White was an immediate hit when the music video was played at the National Manufacturing Day event. Andrew is the brother of Sally White, the director of business development at NJMEP.

Kennedy said he likes to start every day with the song. Some of the lyrics include:

*Unsung Heroes we now sing for you,
You keep us going through the work you do.
How did you dare to be so strong?
You all stood up and toed the line,
You are the heroes of our time. ♪*



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CIANJ's New Chairman of the Board: Introducing William C. Hanson

A veteran of the commercial real estate industry, Hanson is president of NAI James E. Hanson.

By Diane C. Walsh
Contributing Editor

Bill Hanson always likes to sit in the back, watching everyone and taking it all in. But he will have to get used to being up front at the Commerce and Industry Association of New Jersey (CIANJ) since he is the new chairman of the 900-member-strong business advocacy group.

In his new role, Hanson is culminating a relationship with CIANJ that dates back at least three decades. Colleagues introduced him to the organization and encouraged him to go to CIANJ events, especially its annual luncheon. "It was a who's who of business leaders—these were the important people to be around," he says recalling his initial impressions of the organization.

He was also struck by the resources CIANJ made available—news and information on legal affairs, political issues, healthcare and many other topics critical for the business community.



William C. Hanson, SIOR, president of NAI James E. Hanson, received POWERBROKER awards (2018) for "Leasing Transactions" and "Sales Transactions" from Barry Cohen of CoStar.

One of his first experiences was participating in a CEO roundtable organized by an executive from Ingersoll Rand, a manufacturing giant then-headquartered in Woodcliff Lake. The roundtable delivered on its promise of peer-to-peer conversations that provided practical business lessons. Over the years, he rose through the organization's structure, joining the board of directors, becoming an executive committee member and most recently vice-chairman.

In 2015, he received CIANJ's prestigious Outstanding Leadership Award.

Hanson is undoubtedly one of CIANJ's best cheerleaders. "It's not just rah, rah. It's fact," he explains. Businesses leaders will be hearing a lot about CIANJ's attributes since Hanson intends to focus on increasing membership.

He is in a unique position to expand the base since he is president of NAI James E. Hanson, one

"How we evolve running events is going to be a challenge we have to figure out," says Hanson. "It has to make economic sense and it has to be of value to the membership."

of the most well-regarded, full-service brokerage and property management firms in the state. Hanson is the third generation to lead the company founded by his grandfather, James E. Hanson.

The younger Hanson took over the business in 1993, succeeding his father, Peter O., who remains very active as chairman of the firm. (Peter taught his son the wisdom of sitting in the back.)

Under Bill Hanson's leadership, the firm has grown to more than 70 employees in two offices. Last year NAI James E. Hanson completed more than \$557 million in transactions and managed 7 million square feet of commercial real estate space. Outside the office, Hanson—who lives in Mahwah with his wife, Stephanie and their twin daughters, Abigail and Emily—is immersed in the community as a member of the Hackensack University Medical Center Foundation Board, the Foundation Board of



A recipient of CIANJ's prestigious Outstanding Leadership Award (2015), Hanson has a long record of service to the Association and the business community.

the ARC and the Foundation Board of West Bergen Mental Health.

CIANJ President Anthony Russo is looking forward to working with his new chairman who will serve as the Association's leader for the next two years. Elected at the annual luncheon held virtually in late October, Hanson's primary mission is to use CIANJ to help New Jersey businesses grow and succeed, and to support free market principles.

"Bill's commitment to CIANJ is apparent to anyone who knows him," says Russo. "He's been a longtime board member. He's always willing to help with real property programs and he's been on the executive board for the past several years. We could not ask for a better leader."

Hanson takes over from Richard W. Abramson, a partner at the Hackensack-based law firm Cole Schotz P.C. The new vice chair will be Audrey Murphy, executive president and chief legal officer at Hackensack Meridian Health.

Abramson and Russo, like so many executives, saw their business mode totally upended by the COVID-19 pandemic. The restrictions imposed to fight the virus curtailed most of

Continued On Page 10



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Continued From Page 8

CIANJ's programs—eliminating a major revenue source. The organization pivoted to virtual meetings and events as it fought to remain relevant.

Nine months later, Hanson recognizes it's his job to keep CIANJ sustainable.

"How we evolve running events is going to be a challenge we have to figure out," says Hanson. "It has to make economic sense and it has to be of value to the membership."

Hanson says he has a good relationship with many past chairs and will be tapping them as a resource.

Lou Weiss, a past chair and CEO of WFM Project & Construction Inc., says while Hanson may seem quiet at first, it quickly becomes apparent that he is a hard-working, honest leader with a wealth of business knowledge that will benefit CIANJ.

Weiss also says that Hanson is well prepared to take over the reins at CIANJ since he served two stints as chairman of the Foundation For

Free Enterprise (FFFE), an educational affiliate of CIANJ that offers schools programs based on free market principles.

For no less than 40 years Weiss has been a CIANJ member and he believes the organization fills a critical need in the community. "It offers you the ability to make personal connections in your industry," but Zoom virtual events cannot compare to in-person meetings, he explains.

This year, the FFFE is experimenting with a small in-person outdoor event for its annual luncheon. Hanson will be watching it carefully. "We all want events to be in person, but we also have to take the virus seriously," says Hanson. "Then I think we'll be okay and, eventually, go back to business as usual."

At NAI James E. Hanson, the offices were shuttered for about six to eight weeks at the height of the pandemic, and then slowly reopened after Hanson imposed guidelines requiring masks and social distancing and staggered schedules to minimize the number of workers present each day.

"I don't think the end-story of COVID-19's effects has been written yet," says Hanson. "It's going to have a major impact on every industry in ways we have not seen yet."

While he is ready for the challenge, Hanson explains: "You know that old Chinese proverb about living in interesting times? Well, it could be a little less interesting." ❄

CONGRATULATIONS

Bill Hanson

on your appointment to Chairman of the Board of CIANJ.

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Congratulations **BILL HANSON** Chairman, **CIANJ**



New Jersey's Top Healthcare Providers Discuss How Telemedicine is Changing and Improving Patient Care

For those with mobility issues, a lack of transportation, childcare conflicts or too ill to travel, virtual doctor visits are an option.

Compiled by Miles Z. Epstein
 Editor, COMMERCE

A recent Medscape survey found that “56 percent of all physician visits included 16 minutes or less of actual face-to-face time with patients.” To address this issue and the value of time, many healthcare providers are incorporating telemedicine or telehealth into their practices. *COMMERCE* asked some of New Jersey's top healthcare providers to discuss what they are offering to connect doctors and patients using the Internet, mobile devices and technology.



Atlantic Health System
 By Amy Perry,
 CEO, Hospital Division, SVP,
 Integrated Care Delivery

Before anyone had heard of COVID-19, we were helping lead the way in using innovative telehealth solutions to deliver care to patients—wherever they are. We were the first in the nation to use portable TeleStroke technology in ambulances for routine pre-hospital assessment of stroke patients. However, during the pandemic, we quickly recognized the value telehealth would play in safely and effectively providing convenient care. Adapted workflows, distributing

hundreds of tablet devices and the deployment of remote patient monitoring technology led to skyrocketing growth in telehealth visits (phone, video, asynchronous visits). In April, more than 90 percent of patient visits at Atlantic Health System were virtual. Our ability to deliver digital tools—including pulse oximeters, thermometers and blood pressure cuffs—allowed physicians to capture vital signs and symptoms in real time, enabling the system to safely discharge patients with COVID-19 so they could recover at home where they are most comfortable.



CentraState Medical Center
 By Robert Pedowitz, D.O.,
 Medical Director, Family Practice

When COVID-19 hit hard, our primary and specialty care practices switched almost exclusively to telemedicine appointments. Ironically, one of the unexpected benefits of telemedicine has been our ability to get more personal with patients, by “meeting” their families, learning about their hobbies and interests, and seeing how they live, which has created deeper conversations and bonding. Through live video, we could see more of their real lives, and in many cases, better understand the social determinants of health that affect them.

In a time when so many have felt isolated and trapped, telemedicine has created the opportunity for stronger connections and greater support. Our patients have been thankful for this virtual care option, which we will continue to offer to any patient who needs it.



East Orange General Hospital
 By Perry Iasiello, MSW, LCSW

Reaching into people's homes to provide care has become the norm. On an afternoon in May, telepsychiatry proved even more valuable than we could have anticipated. During a scheduled psychotherapy session with one of our adolescent patients, the provider noticed a disturbance in the home. Knowing our patient lived with her mother, whom we had historically engaged in the therapeutic process, the therapist asked to speak with mom. It became apparent that mom was struggling. She was crying, lethargic and having difficulty focusing. The patient was becoming more upset seeing her mother in distress. While keeping the patient engaged, the provider was able to reach their supervisor and report the situation. The supervisor acted immediately while guiding the

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- Vomiting

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Atlantic Health System
Telehealth 

Healthcare

Continued From Page 12

therapist. A rescue squad was dispatched to the residence. The patient's mother was assessed and brought to our hospital for evaluation. It was determined that she was suffering from depression, recently lost her job and was feeling hopeless. To ease her emotional pain, she took a dangerous combination of medications. Mom was admitted and, after a few days, was able to return to her family. Mom and daughter now receive family counseling and attend a support group for those struggling with depression.



Englewood Health

By James McGinty, M.D.,
Chief of Surgery and Surgical
Services

COVID-19 has presented many challenges, but one positive outcome has been the success of telemedicine, especially with bariatric patients. Preparing for weight-loss surgery takes months and includes initial and educational visits, as well as consults with nutritionists, psychologists and the surgical care team. Traditionally, each of these visits required patients to be evaluated in the office. As obesity is one of the biggest risk factors for coronavirus, bariatric patients are more susceptible. They also often have limited mobility and live with arthritis and back pain. One patient of mine, residing at an assisted living facility due to her weight and joint conditions, had to be brought in on a stretcher to see me. Prior to the emergence of telemedi-

cine, we would have to schedule an ambulance service for transport to see the patient. Using telemedicine has allowed us to improve convenience and efficiency by conducting interviews and providing educational material and necessary care remotely, ultimately increasing patient satisfaction while minimizing time spent in high-traffic areas and barriers to care.



Hackensack Meridian Health

By Thomas Bader, M.D.,
Vice President of Medical Quality

The pros of telehealth are simple—it creates a convenient way for patients to receive care without needing to leave home. Consumers are accustomed to high levels of convenience in all aspects of life—healthcare has been behind other service industries in providing convenience, but we are surely catching up. During the height of COVID-19, we launched telehealth in several new ways: we expanded access to our 24/7 on-demand urgent care telehealth platform called Convenient Care NOW. This served as an important vehicle for patients to access care and avoid unnecessary emergency room visits. Patients could use a smart phone app to connect to a physician. Telehealth also supports the healthcare evolution toward the right care at the right time in the right place. Hackensack Meridian Health anticipates that telehealth will remain a vital part of total healthcare services moving forward. There are plans to continue expansion of telehealth ser-

vices on the inpatient and outpatient side. Expanding tele-behavioral health alone is a huge opportunity at a time when behavioral health services are in such high demand. Our goal is to continue to improve the patient experience with respect to telehealth and their digital interaction with our network.



Holy Name Medical Partners

By Luke Eyerman, M.D.,
Medical Director of
Transitional Care

Our clinicians used telemedicine to screen and triage patients for COVID-19 and monitor thousands of patients at home who tested positive but could safely quarantine there while they recovered. By communicating regularly via video chats, and by reviewing their vital signs with home blood pressure monitors and pulse oximeters, we kept apprised of their progress and could have them come for in-person office visits or to the ED if symptoms worsened. Non-COVID patients also used telemedicine to receive medical care from their personal physicians and renew their medications. Going forward, we are expanding NorthJerseyTelemedicine.com to provide around-the-clock coverage by providers and enhancing its use in home care and rehabilitation therapy. There is a large potential for growth as the ease of telemedicine is appreciated by patients who have mobility issues and cannot leave their homes; those with social or

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The market for non-emergency telemedicine visits in the United States is estimated at \$400 million, approximately one-third of the \$1.25 billion in annual U.S. ambulatory care visits.



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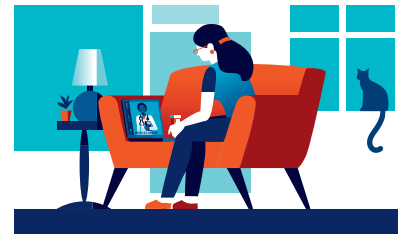
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CONVENIENT CARE

Healthcare

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transportation barriers; patients who prefer the convenience of medical care from anywhere; and underserved populations for whom access to quality healthcare is limited. We are optimistic that telemedicine can increase patient compliance for those with chronic medical diseases and reduce visits to emergency departments for medical problems that could optimally be treated in a more appropriate setting.



Jefferson Health—New Jersey
By Marc Neff, M.D., FACS,
*Director, Bariatric Surgery
Program*

COVID-19 has challenged us to rethink all aspects of patient care. Traditional, in-person meetings with patients became a potential risk on all levels: for the patient, for the doctor and their staff. The solution was a rapid and complete reboot of our approach and a “virtualization” of the patient experience. Through our telehealth app, JeffConnect, I can evaluate a patient for a wide variety of medical conditions, conveniently, and in the safety of their own home. My patients tell me that this saves a lot of time and money not having to travel to my office, take time off work, and not needing to find childcare, especially during times where patients feel even more stretched, with hybrid work

schedules and schooling their kids. Many of my patients also enjoy that the appointment is strictly about them, without any wait time in the waiting room or paperwork to fill out. Everything is done online, prior to their visit. This technology has the potential to remove many of the barriers that used to exist for patient interaction and—with a pandemic with no clear end in sight—is the only clear solution to patient care moving forward.



**RWJBarnabas Health,
Rutgers Cancer Institute of
New Jersey**

By Andrew M. Evens, D.O.,
MSc, FACP,
*Associate Director for Clinical
Services and Director of the
Lymphoma Program;*

*Medical Director, Oncology Service Line,
RWJBarnabas Health*

Telemedicine provides the convenience of having a consult from cancer experts without having to travel to different facilities. Through this technology, I was able to provide consult for a patient in his 60s who was diagnosed with a complex case of chronic lymphoblastic leukemia (CLL), a type of cancer of the blood and bone marrow. In 2019, his blood work showed that his white blood cell count was dropping and his cancer

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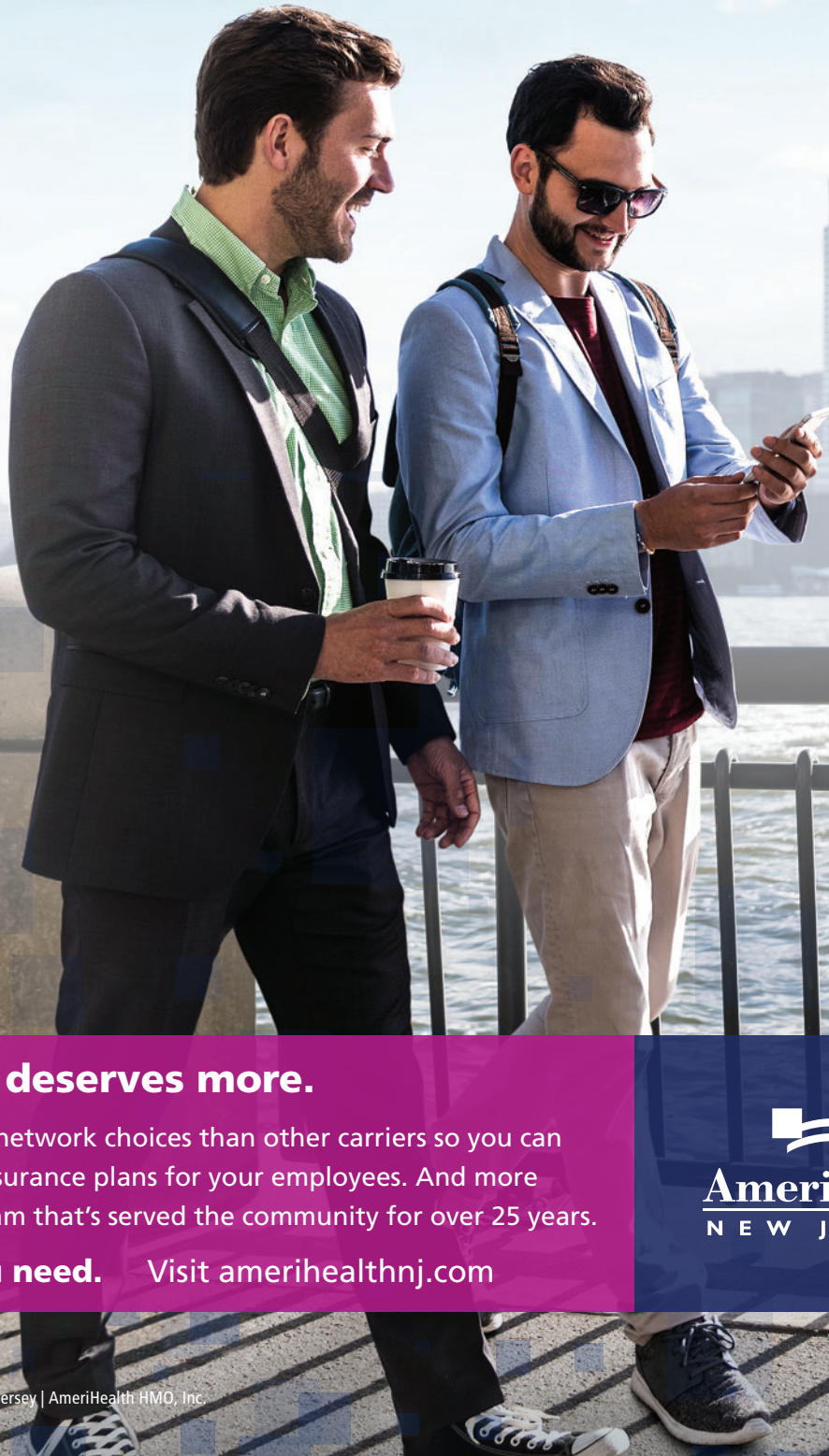
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Healthcare

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was progressing. Since his initial diagnosis in 2015, several novel treatments for his condition have been developed, including ones that were studied at Rutgers Cancer Institute of New Jersey. In collaboration with his doctor at Community Medical Center, an RWJBarnabas Health facility, we devised a new treatment plan and met virtually with the patient and his daughter. The patient has since started his new regimen and his CLL has significantly improved. The telemedicine program at Rutgers Cancer Institute began as a pilot program in 2019 for oncologists to collaborate on complex cancer cases. Now, it has expanded to all of our oncology specialists at the Institute and across the RWJBarnabas Health oncology service line and has become an important technology to leverage for new and existing oncology patients.



RWJBarnabas Health Medical Group

By Andy Anderson, M.D.,
President and CEO

Telemedicine has emerged as a safe, confidential and effective way to offer high-quality and convenient healthcare services to our communities. Following a 55-day hospital stay in the intensive care unit, a patient was able to be transitioned to home, with the support of his family, under the care of an RWJBarnabas Health Medi-

cal Group primary care physician. At the time of discharge, the patient required 24-hour supplemental oxygen, medication management, fluids and nutritional support via a gastrostomy tube. Through a multi-disciplinary collaboration, the patient was remotely monitored via telemedicine technology, receiving services from visiting clinicians and has now recovered to his pre-hospital health status. This case is a true demonstration of the importance of a team approach to care and the benefit of the implementation of technologies that allow clinicians to remotely secure a real-time picture of a patient's health status. As we emerge from the COVID-19 pandemic, I believe telemedicine will continue to be an important part of integrated care for our community members and an extremely valuable tool to help keep them healthy at home.



Saint Peter's Physician Associates

By Aijaz Hussain, M.D.,
Internal Medicine, Geriatrics

As a geriatrician, telemedicine proved to be of key value during the COVID-19 pandemic given the resulting social isolation. It was critical to connect with my patients as many were living alone or experiencing the loss of a spouse,

Continued On Page 20

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Healthcare

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leading to significant depression and compromised mobility issues because they couldn't go for walks or socialize with family and friends. Many patients couldn't get rides to the office from family or friends due to social distancing. A FaceTime call or video conference enabled me to not only manage chronic illness and medication refills but to provide social support for the heightened anxiety and panic that existed, which was instrumental in the physician-patient bonding experience and maintaining my patients' physical and mental wellbeing. Telemedicine also enabled quarantined family members to participate in calls and provide much-needed support. Through telemedicine, I was able to observe my patients in their home, their use of fine motor skills and identifying any barrier that could potentially result in a fall. In a sense, I conducted a home visit—an experience



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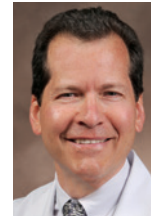
you don't get during an office visit. For this aspect of care, telemedicine will truly be a benefit in caring for my patients moving forward.



Trinitas Regional Medical Center

By Mai Kaga, M.D.,
Board-Certified, Internal
Medicine and Aesthetics

As I initiated the tele-visit with my patient, there was no mild roar of a hectic waiting room; there was no front office staff lingering with a flu shot or blood pressure cuff; there was no stepping out of the room to put on a gown. There was just the patient and me. As I delivered the news, I could see and hear the information processing in her silence—a new diagnosis of breast cancer, found on a routine mammogram. I listened as she caught her breath and tears fell, so I waited and then, together, we made plans. There was no medical assistant providing a referral or sifting through paperwork and insurance cards. Telemedicine gives doctors the ability to focus on direct communication with our patients when they need us the most. We scheduled her surgery and she found remission. Now, I take pleasure in hearing her smile through the phone, and I see relief on her face. This is the future of medicine, and we are living it right now.



Valley Medical Group

By David M. Strassberg, M.D.,
Chair, Primary Care Services

Telemedicine is not new, but the services really gained traction among both patients and providers as a result of the COVID-19 outbreak and the social distancing measures put into place to mitigate the spread of the virus. Telemedicine allows providers to assess patients who have difficulty coming to an office, either because of lack of transportation, childcare issues, illness, after-hours needs or simply convenience. By conducting “virtual visits” with their provider over the Internet, patients can remain home but still receive the monitoring, guidance and prescriptions required to maintain good health. As a result, telemedicine expands our capacity to treat patients. Valley's telehealth program currently provides access to many specialties, including primary care, cardiology, oncology, bariatric surgery and pediatric subspecialties. We also offer virtual urgent care services that are ideal for issues serious enough to be seen today, but not so acute that an emergency room visit would be required. Our urgent care platform can assist with conditions such as bronchitis, sore throat, pink eye, persistent headache, anxiety and urinary tract infections. 📌

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Business Success By the Numbers: Clients Profit from Real-Time Financial Data

CPA firms empower companies to make smart decisions with information delivered at the speed of business.

Compiled by Miles Z. Epstein
Editor, COMMERCE

Knowing your numbers is the key to running a successful business. But having a dashboard where you can monitor results in real time provides additional advantages. Tracking strengths and weaknesses allows for adjustments in a fast-changing market and the winners in the economy of the future will harness this ability and use it to increase profits. To discuss this process, here are experts from New Jersey's top accounting firms.



Alloy Silverstein
 By Christopher R. ese,
CPA, MSTFP, Manager

In the past, due to the time limitation of business owners, accountants were practically restricted to report on historical data until the business owner was able to provide information. Today, when a business works with our team to implement accounting technology, they enable us to provide real-time insight on their business operations through

standard or customized reporting. Accounting technology has been improving by leaps and bounds over recent years. Foundation accounting software alone has been able to utilize bank feeds and rules to almost automatically identify and code transactions, which would have been a tedious task in the past. Using supplemental software, a company can automatically grab and record transactions or retrieve bills and bank statements into one location instead of requiring you to log in to multiple websites to get the necessary documents. Implementation is key, as an incorrect setup could potentially take a large amount of time to correct and clean up. However, if set up correctly, business owners can spend less time on accounting and more time focusing on growing their businesses.



Citrin Cooperman
 By Michael Napolitano,
CPA, Partner

Our client, a specialty contractor, was looking for a strategic approach to manage job costs, sales and back-office accounting. Like most contractors, the company lacked the on-

time job cost reporting critical for cost measurement comparisons to estimated costs. In most cases, jobs were measured post-completion, with no ability to correct during construction. Because of our industry expertise, we recommended construction software that would address the critical functions necessary to manage projects, including job cost management, inventory control and billing—all available in real time. Our approach was to incorporate the latest programs and technology to bridge together several programs that resided on different platforms and provide the strategy and processes to use them effectively. A company can have the best software and technology, but if it isn't used correctly, the investment is worthless. We provided the technology to integrate the software to seamlessly work together and trained the staff to use the software correctly. Now the project managers have real-time cost reports, more-accurate billing, better inventory management and a much more-accurate estimating process, which is the result of the real-time reporting that allows the client to update cost estimates.



CohnReznick LLP
 By Paul Ricci,
*CPA, Partner,
 Technology & Data
 National Leader,
 CohnReznick Advisory*

Today's mercurial economic landscape requires agility and a flexible data strategy. Organizations have needed to shift to continuous forecasting models to improve critical insights like demand or revenue planning. To collate and understand their real-time financial data, companies should leverage the vast innovation of data integration and analytics technologies. With the widespread availability of machine learning platforms, cloud data repositories and analytics tools, we have helped clients streamline financial processes and adopt tailored technology platforms that enable them to ingest, orient and harness near-real-time data for quick decision-making, as well as assessing long-term business strategies. We've shifted our clients' focus from past-period reporting to forward-looking decision-making. CFOs must



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Accounting

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reassess existing workflows, processes and technologies and understand where their data currently resides. We have helped clients optimize business processes and technology platforms that have aligned disparate data sources; elevated financial planning and analysis processes; promoted collaboration across the organization; enabled modeling; and created insightful analytics. By aligning their planning, forecasting and reporting functions, companies can develop nimble operating environments that can mitigate the impact of future crises and plan for multiple iterations of “what’s now” and, more importantly, “what’s next.”



EisnerAmper LLP

By Jerry Ravi,
CPA, CISA, Partner,
Service Area Leader, Process
Risk & Technology Solutions

One crucial thing I’ve learned—helping clients apply data and technology solutions to transform their finance and accounting processes for more than two decades—is that it starts with a top-down mindset of creating a culture of innovation and operational excellence. This is truly where the core value is, and it can permeate throughout any sized organization

with long-lasting returns. As finance and accounting departments continue to digitize, they need to apply data solutions by focusing on a structure that ultimately drives the process to compile, manage and leverage various data sets. An optimal structure includes creating teams that own the adoption and

When a business works with our team to implement accounting technology, they enable us to provide real-time insight on their business operations through standard or customized reporting.

delivery enablement around the tools you choose to use, as well as how you assess what you have and what you need. Once that mindset takes hold you can deploy a plan, and finance departments are better able to support decisions that improve the customer/client experience, account planning, target market-

ing, fraud prevention, real-time risk exposure assessments and overall operational process improvements. This ultimately enables the organization to realize enhanced profitability across many forms, including operating cost savings, delivery performance enhancements and new business originations.



Goldstein Lieberman & Company LLC

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

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Accounting

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road. You'll quickly gather data for reports that can help you shape future goals. Our real-time data software provides the information our clients need to make quick, informed decisions that are research-driven and on target. That keeps us flexible and in today's ever-changing world that's what helps us survive and thrive.



SobelCo

By Adam Lipkin,
CPA, CFE, CGMA,
Member of the Firm

The days of relying on month-end, quarter-end or year-end financial statements to make business decisions are long gone. Any delay in the necessary transition to real-time financial reporting should have been exposed by COVID-19, during which business owners, management teams and operations stakeholders were required to make "on-the-fly" decisions about employee headcount, work-from-home arrangements and business continuity in the face of a pandemic. With those unprecedented challenges came both the opportunity and the necessity to embrace cloud-based financial reporting systems, management dashboards and app-based finance software that had often been thought of as an unnecessary added cost

under information technology spend. Our clients' ability to make crucial decisions during the past seven months was only as good as the information that they were relying on. Without the ability to pivot to a quasi-remote or full-remote finance working environment, their ability to survive and, in some cases, prosper despite some of the darkest days many of us have ever known, speaks volumes about the quality and usefulness of the information that they were receiving. 📈



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New Jersey Banks are Supporting the Communities They Serve as a COVID-19 Pandemic Causes Widespread Need

From food insecurity to business interruption, the waves of economic damage extend from the home to the office.

Compiled by Miles Z. Epstein
Editor, COMMERCE

While many New Jersey businesses and individuals suffer from the effects of COVID-19, banks are using their charitable foundations and community presence to lend a helping hand. From grants and loans to food and dollar donations to volunteer efforts, the core value of “supporting the communities they serve” is clearly inspiring worthy efforts from banks to give back and come to the rescue of people in need, nonprofits, first responders and hospitals. Here is a snapshot of how banks are making a difference in the Garden State.



Bank of America
By Alberto Garofalo,
NJ Market President

Since the start of the coronavirus pandemic, Bank of America’s top priority has been the health and safety of our teammates, clients and communities. We recognize the value of philanthropic giving and supporting local nonprofits that are on the frontlines making sure our neighbors have access to food, housing and other essential human needs, especially during this time of uncertainty. As part of the bank’s \$100 million to support communities impacted by the coronavirus, we have deployed more than \$2.5 million to nonprofits in New Jersey, —including the Community FoodBank of New Jersey, Fulfill and Millhill Child & Family Development to address the increase in food insecurity. Most recently, we provided a total of 450,000 masks to a number of organizations, including Bergen County’s United Way, HomeFront, Interfaith Neighbors, United Way of Greater Newark and Trenton Area Soup Kitchen, as part of a nationwide effort to provide personal protective equipment to vulnerable and underserved communities hardest hit by the coronavirus. This donation goes hand in hand with our \$1 billion, four-year commitment to help local communities address economic and racial inequalities accelerated by the pandemic, such as by investing in entrepreneurship, healthcare and jobs initiatives and affordable housing.



Columbia Bank
By Thomas J. Kemly,
President and CEO

For more than 90 years, Columbia Bank has been fully committed to supporting its customers and communities, and during this pandemic was no exception. While our teams have been working tirelessly on providing continuous branch service, mortgage deferral programs, Paycheck Protection Program loans and more, Columbia Bank also leveraged its charitable foundation to do more. As one of the state’s largest private giving foundations, the Columbia Bank Foundation has disbursed grants of nearly \$600,000 to support various local organizations and hospitals. With an original pledge of \$300,000, the Foundation nearly doubled its support due to the overwhelming need. Grants funded school supplies and healthy snack kits for children, support for abuse victims, food replenishment, toiletries for those in need and the purchase of Personal Protective Equipment to assist with COVID-19 operations. In total, nearly 60 non-profit organizations and 15 hospitals received funding. As an active member of the local community, our organization felt it was our duty

to step up and provide additional resources. We hope that these donations will lessen the burden of rising costs so local recipients can focus on the critical work they are performing.



Investors Bank
By Kevin Cummings,
Chairman and CEO

COVID-19 had crept up on us and then pounced, knocking the wind out of everyone and changing the world as we knew it. To ensure that we could continue to serve our customers and care for our neighbors, we relied on our tradition as a community bank—driven by core values of cooperation, character, commitment and community. Actions make all the difference in challenging times. Investors’ employees found ways—and continue to find ways—to help the vulnerable in the communities we serve. They checked on elderly customers, made food deliveries to those unable to leave their homes and distributed hundreds of lunches to front-line healthcare workers. Investors’ employees embody the spirit of our core values. And that spirit of giving back will outlast any

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First responders and their families are getting donations and support from bank-led charitable efforts.

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giving it.**



The TD Charitable Foundation is committed to our customers, colleagues and communities, through COVID-19 and beyond. Together, we'll create a stronger and safer tomorrow.

TD Charitable Foundation

Banking

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virus, no matter how harmful. Throughout the pandemic, nonprofits have struggled to meet the significant increase in demand for their services. Our Investors Foundation responded by awarding more than \$2.4 million in grants to more than 375 organizations that provide healthcare, food, shelter and other necessary services. These are extraordinary times, and Investors faced this adversity head-on. Our employees continue to move forward with the perseverance, kindness and generosity inherent in our core values.



Peapack-Gladstone Bank

By Denise M. Pace-Sanders,
SVP, Brand and Marketing;
Director,
Corporate Giving Committee
Chair

Very early on during the COVID-19 crisis, Peapack-Gladstone Bank committed itself to supporting its communities, whether through participation in the Paycheck Protection Program or through support of not-for-profit organizations desperately continuing their fight to provide food and shelter for those in need. We pledged support to the Union County Economic Development Corporation to continue its disaster assistance micro-loan program for small businesses, donated to more than 10 different nonprofit organizations—including food banks and homeless shelters—and contributed to the New Jersey Pandemic Relief Fund to support the COVID-19 fight throughout New Jersey. Our volunteer efforts have been restored as well, in socially distant and safe environments, including Habitat for Humanity builds and work at America's Grow A Row farms. Putting clients first and supporting the community are two of our most important core principles. These defining statements solidify Peapack-Gladstone Bank's commitment to doing the right thing and providing advice and a trusted relationship during an extremely difficult time. We are proud of our nearly 100-year-old heritage of standing behind local communities in times of need. Today is no different.



Provident Bank

By Samantha Plotino,
Executive Director,
The Provident Bank Foundation

In March, after hearing from our nonprofit partners just how quickly the COVID-19 pandemic was sweeping through their communities and affecting their operations, The Provident Bank Foundation's Board of Directors committed \$125,000 in grants to ensure that these essential organizations could continue helping the New Jersey and Pennsylvania communities served by Provident. Assisting these organizations and ensuring their staff members had the tools to



Getty Images/Stockphoto

From delivering food to those who cannot leave home to wellness checks, bank donations make these activities possible.

continue operating became our main priority. Our Board of Directors knew that it was critical to support these essential local organizations that lift up our communities with valuable services and programs. Twenty-five organizations, spanning Provident Bank's marketplace, each received \$5,000 to cover expenses related to increased demand for food and essential services; technology and infrastructure upgrades; program delivery modification; healthcare costs and personal protective equipment; and general operating support. The recipients of the COVID-19 Emergency Response Grants included hospitals and healthcare-related services, food pantries, shelters and emergency housing, senior services and behavioral health support facilities and groups.



Spencer Savings Bank

By Jose B. Guerrero,
Chairman, President and CEO

Since the start of the COVID-19 pandemic, we have been fully committed to supporting our customers and community through this difficult time. We are proud to have distributed \$400,000 to a variety of community members to help them with their pandemic relief and recovery efforts. Spencer Savings Bank donated \$200,000 to local hospitals, nonprofits and first responders. In conjunction with the Federal Home Loan Bank of NY, we were also able to provide an additional \$200,000 in grants to small businesses and nonprofits. In addition to this, we were also very proud to have supported the small business community with

financial relief via the Small Business Administration Paycheck Protection Program (PPP). Our team originated more than \$15 million in PPP loans—supporting 171 businesses and protecting more than 1,000 jobs. Spencer Savings Bank is one of New Jersey's strongest community banks. It is this strength that we continue to capitalize on to help get our community through this pandemic. We are deeply committed to the individuals, families and businesses in our community and will continue to be there for them as we work through the recovery and healing process together.

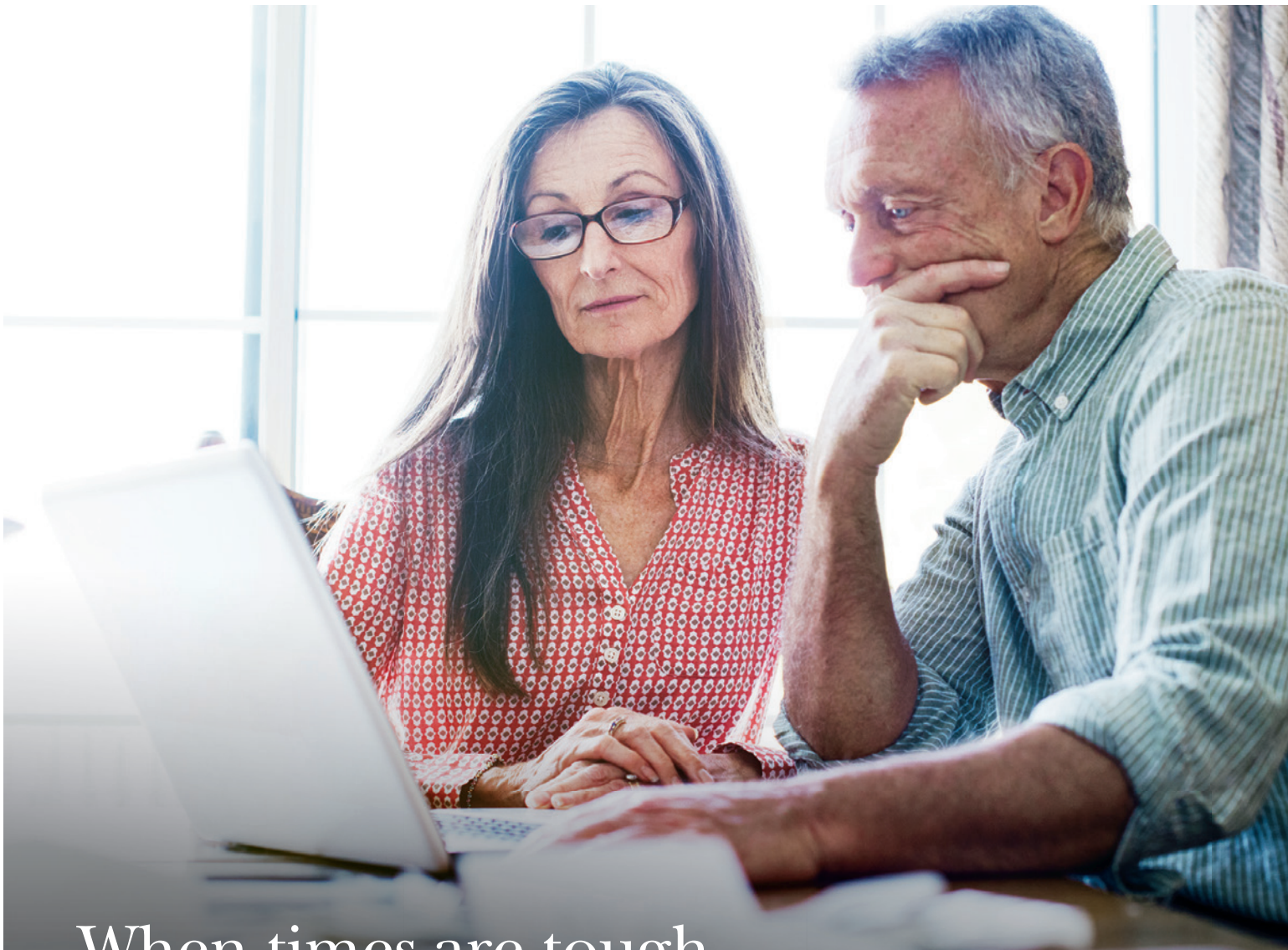


TD Bank

By Paige Carlson-Heim,
Director,
TD Charitable Foundation;
Office of Charitable and
Community Giving

In response to the COVID-19 pandemic, TD launched the Community Resilience Initiative, leveraging philanthropy, employees and business to support community resilience as our customers, colleagues and communities confronted the pandemic. Specifically, the TD Charitable Foundation directed millions of dollars to assist in the healthcare response to COVID-19; support for small business enterprises and cultural institutions; and funding to support other community organizations providing help with food, housing, rent, utilities and other basic needs. Additionally, TD employees responded to their communities' local needs through donations to a COVID-19 Response

Continued On Page 32



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Banking

Continued From Page 30

Fund, providing support and resources to help our customers and communities weather the storm. Most recently, we helped support digital equity in New Jersey through a contribution to the state's Pandemic Relief Fund that provides Internet access to residents. We believe that the well-being and financial security of our communities starts with equal access to education. The pandemic shift to remote learning has increased awareness of the disparities in Internet access, so we were proud to invest in helping all local children stay on track with their schooling. We will continue to support communities throughout the pandemic and beyond through our social impact platform, the TD Ready Commitment, to help ensure the changes necessary for creating a more inclusive and sustainable tomorrow.



Valley Bank

By Bernadette Mueller,
*Executive Vice President,
Chief CSR-CRA Officer*

Our commitment to the community is more important than ever right now. Millions of people across our entire footprint have been impacted by this pandemic from health- and food-insecurity-related issues to increased unemployment and significant loss of business revenue. Our

team identified critical areas to address—food insecurity, healthcare, housing and homelessness, small business resources and sustainability of key nonprofit partners. These are just a few ways we've made a difference. As access to food is essential, several food banks and pantries across our footprint received more than a half-million dollars in funding. Valley was also the first bank to commit \$2 million to New Jersey Community Capital's Garden State Relief Fund, which meets the critical financing needs of small businesses

and nonprofits, especially those serving or located in low-income, disadvantaged and historically underinvested communities. We also offered a six-month Community Pledge CD to consumers to help our neighborhoods recover. We're matching 100 percent of the interest earned and donating it to nonprofits in need up to \$2.5 million. Additionally, we have prioritized our local relationships and found innovative solutions to continue support during a time of social distancing, including providing technical assistance and volunteers. 📌



Getty Images/Stockphoto

COVID-19 has made food insecurity among at-risk populations a crisis, and banks are stepping up with donations to food banks and community organizations.

make a difference



Strategic
Communications

We would like to congratulate William C. Hanson, SIOR on being named Chairman of the Commerce and Industry Association of New Jersey's Executive Board.

In these challenging times, William's dedication and leadership will be critical as CIANJ continues to advance and advocate on behalf of New Jersey's business community.

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Brownfields, LSRPs, NJDEP, Superfund Sites, Environmental Law, Construction, Remediation Projects and Environmental Justice

COVID-19 has changed protocols, but the work and projects continue across the Garden State.

Compiled by John Joseph Parker
Contributing Editor

Environmental business, issues, projects and remediation did not stop because of the ongoing pandemic. COVID-19 has changed the ways companies do their jobs and how they interact with each other, but the work goes on. *COMMERCE* asked law firms and environmental firms to share how their worlds have adapted to COVID-19 and to share success stories where appropriate. Here are their thoughts and observations.



Brach Eichler LLC
By Frances B. Stella, Esq.,
*Member; Chair,
Environmental and
Land Use Practice*

Unlike other businesses and activities, environmental projects have always had health and safety plans (HASP); however, these procedures had to be modified to address COVID-19. We have successfully counseled our clients and contractors on a United States Superfund Site to modify their HASP and comply with government regulations. There are obvious tweaks that everyone has had to employ, such as daily health checks

for site personnel, masks and social distancing. In addition, our contractors have been required to take separate vehicles, occupy different hotel rooms and more regularly clean vehicles and equipment. We have also had to seek approval from the USEPA and/or NJDEP to delay vapor intrusion testing to protect not only employees, but the occupants of residential property. We received approval for near-slab outdoor testing for vapor intrusion to avoid indoor activity and contact. There have also been modifications to ground water sampling events to reduce the number of people necessary to work on-site and granted extensions for sampling report submissions. Although these changes have increased costs, thus far we have had great success in continuing with on-site remedial projects and completing due diligence for real estate transactions, all while seeking to keep everyone safe.



Brownfield Coalition of the Northeast (BCONE)
By Rick Shoyer,
*President;
President, Advanced
GeoServices*

Embrace the virtual. BCONE was in the midst of planning for its biggest event of the year: the 11th Annual Northeast Sustainable

Communities Workshop (NSCW), originally scheduled for May 2020 in person and in Trenton. As a regional organization with a strong New Jersey membership, BCONE had to account for executive orders in multiple states, as well as travel bans. The organization pivoted to an all-virtual workshop, held on the afternoons of July 21 and 22, 2020. Thanks to the Socio platform and talented behind-the-scenes staff, the 2020 NSCW included informative panels with regional experts, great dialogue, enhanced networking, a virtual exhibit hall, awards and a scholarship fundraiser with a virtual wine tutorial and actual wine tasting. BCONE has and will continue to discuss our experience with virtual conferencing with other organizations. To make sure that BCONE members and annual sponsors continue to receive value and stay connected, all events are now presented online—that includes BCONE's quarterly New Jersey Redevelopment Roundtables that provide continuing education credits for LSRPs, PGs, and PEs. Programming has been enhanced in the other states we serve for the rest of 2020, as well. Topics for sessions have broadened to include solar redevelopment; Opportunity Zones; the management of fill; impacts of COVID on urban and suburban redevelopment; and statutory and regulatory updates from across the

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region, including emerging contaminants requirements. BCONE leaders continue to participate in NJDEP stakeholder processes virtually, like the one on resiliency and sea level rise. Our members are guest-lecturing at a fall 2020 virtual course on due diligence being held at City College of New York as a way to offer applied experience to academic theory. BCONE hopes to offer a similar course at New Jersey colleges and universities.



Cole Schotz P.C.

By Richard J. Ericsson, Esq.,
Co-Chair,
Environmental Department

We have been helping our clients weather the storm in all aspects of business transactions by being flexible and adaptable in the face of unprecedented market volatility, business uncertainty and regulatory delays. This requires the agility to accommodate sudden changes in deal strategy, approvals and timeframes critical to each transaction, and constant communication with every player—adversaries, consultants, government regulators, lenders, support staff—all of whom are at the same time adjusting to drastic change and discombobulating new work and lifestyle environments. We navigated this

pandemic minefield in March as we helped our clients press forward on the acquisition out of bankruptcy of the 1,300-acre Philadelphia Energy Solutions oil refinery in Pennsylvania. With more than \$500 million in upcoming environmental remediation, decommissioning and demolition costs, the property is slated for almost 15 million square feet of strategically located e-commerce logistics centers. We worked the video calls late into the night for more than three months to successfully secure agreements with the U.S. EPA, state and local regulators, insurance carriers and the major oil company that was a prior owner of the refinery. Everyone's dedication to transcend the difficulties of the pandemic made one optimistic about the future of commerce in uncharted times.



Concrete Washout Systems

By Bill McGuire,
Marketing Consultant

For Concrete Washout Systems (CWS), safety starts with our supervisors—employees learn by example. If they don't see them practicing good safety habits, they won't think safety is important. There's a saying that's even more relevant in these times: "safety doesn't happen by accident." Safety means keeping yourself and others free from harm or danger

by being careful with what you are doing. That means equipping employees with face shields, masks, gloves, sanitizing wipes, paper towels and mandating their use. Crews also take extra precaution in cleaning their equipment before a shift and after each use; and also do a job-site audit to determine where employees are touching shared surfaces and making sure those surfaces are disinfected regularly throughout the day. Doing business in the age of COVID-19 is more difficult than usual, but not impossible. It's also about getting buy-in from employees and leadership from supervisors. These measures will keep workers and their families safe while they go about doing a job that has been deemed essential. As the economy continues to reopen, CWS is showing how business, while not as usual, can still be conducted if the proper safety protocols are followed.



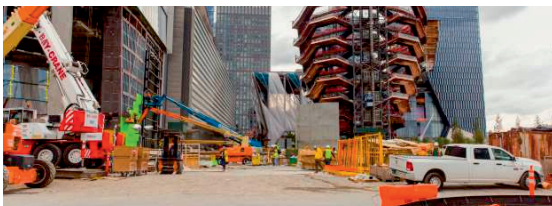
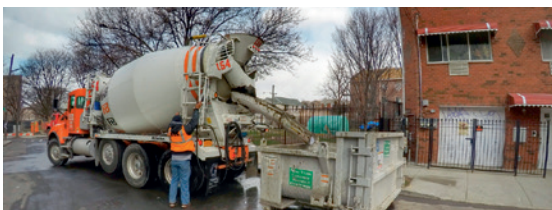
Connell Foley LLP

By Agnes Antonian, Esq.,
Co-Chair,
Environmental Law Group

The COVID-19 pandemic has impacted all aspects of our society, and the realm of environmental permitting was not spared. The delays caused by protective measures have adversely

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FROM NEW YORK CONSTRUCTION REPORT – SUMMER 2020



"CONCRETE WASHOUT SYSTEMS (CWS) HAS PUT A SPOTLIGHT ON THE IMPORTANCE OF WORKER HEALTH AND SAFETY, AND AMERICAN CONTRACTORS RESPONDED BY IMPLEMENTING NEW JOB-SITE POLICIES. SAFETY STARTS WITH OUR SUPERVISORS, THAT MEANS EQUIPPING EMPLOYEES WITH FACE SHIELDS, MASKS, GLOVES, SANITIZING WIPES, PAPER TOWELS, AND MANDATING THEIR USE. CREWS ALSO TAKE EXTRA PRECAUTION IN CLEANING THEIR EQUIPMENT BEFORE A SHIFT AND AFTER EACH USE, AND ALSO DO A JOB-SITE AUDIT TO DETERMINE WHERE EMPLOYEES ARE TOUCHING SHARED SURFACES AND MAKING SURE THOSE SURFACES ARE DISINFECTED REGULARLY THROUGHOUT THE DAY."

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SOCIAL SECURITY MISMATCH ISSUES AND IDENTITY FRAUD

TRAINING PROGRAMS RELATED TO IMMIGRATION AND EMPLOYMENT ISSUES FOR HR PROFESSIONALS

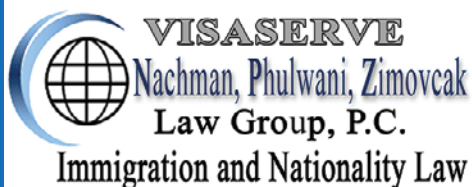
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affected real estate developers and redevelopers, including homebuilders and commercial, office and industrial developers, whose permitted projects were put on hold even if the permits had fixed expiration dates. Fortunately, the state has provided relief in the form of executive orders and a Permit Extension Act that enables the extension of permit periods and other deadlines. However, an understanding of the new laws and the permit extension process is necessary to reap the benefit of the relief measures. Connell Foley has been able to help its clients navigate the changes to the permitting system. We have not only advised our clients on the issues, but have also helped them file the necessary registrations to benefit from the Permit Extension



Act. Accordingly, they have extended the life of their permits and other approvals without undergoing the costly and time-consuming procedures for obtaining new permits and approvals.



Connell Foley LLP

By Steve Barnett, Esq.,
PE, CIH, MSPH

A client seller was having difficulty clearing environmental investigation and remediation requirements to close a commercial real estate transaction. The NJDEP regulations and guidance allowed closing out areas of concern by means of including a cap and deed notice in the Response Action Outcome (RAO). However, the buyer's lender would not accept a cap or deed notice. Connell Foley performed a careful analysis of the site sampling results and field notes, and applicable NJDEP preliminary assessment, site investigation, remedial investigation and remedial action rules and guidance. Discussions with the seller's LSRP yielded several options to close out remaining areas of concern with an unconditional RAO (no cap or deed notice needed). The LSRP conducted additional review, sampling and analysis according to our discussions. The new approaches were successful, allowing the buyer's lender to give clearance for closing. The transaction closed on

schedule despite COVID-19, much to the appreciation of the seller and the buyer who were pleased with the outcome.



CSG

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

Clear communication with clients and regulators is important during the COVID-19 pandemic, as is recognizing the impact of working remotely and other challenges. For example, we recently obtained NJDEP approval of insurance policy language that allows parties subject to the requirement to use insurance to post financial assurance for a remediation permit, rather than tying up funds in a cash escrow account. When a remediation is completed using engineering controls, the Site Remediation Reform Act requires the party conducting the remediation to obtain a remediation permit and post financial assurance to secure the operations and maintenance of the engineering control for 30 years. Although the Act allowed for the use of insurance, carriers were reluctant to issue policies that met all of the requirements. Working with Ironshore Insurance, Christopher Alviggi of NFP and Advance Realty, we were able to develop policy language that was submitted

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Special Environmental Report

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to NJDEP for review. After a series of communications, this language was ultimately approved. The important takeaway is that NJDEP personnel are continuing to engage with the regulated community in this remote environment. While the process may sometimes take longer, with the proper tools it is still possible to accomplish a client's regulatory objectives.



Equity Environmental Engineering

By Peter Jaran, PE, LSRP,
Managing Director

For a project located in Brooklyn, New York, Equity had to assist our client with petitioning the New York City Department of Buildings (DOB) to allow the commercial real estate project to continue. At a time when only affordable housing projects were given the green light to continue with construction, Equity was able to craft a persuading letter, supported by data and project details, to have the DOB issue correspondence for the non-residential project to continue. There was some low-level contamination exposure for onsite workers that had to be addressed, which may have been the deciding factor in allowing the project to proceed. Our client was up and running with a fairly short delay during the pandemic.



Gibbons P.C.

By Camille V. Otero, Esq.,
Chair, Environmental
Department.

In March, before issuance of COVID-19-related executive orders and court closings, Gibbons was deep into discovery in a major environmental litigation, representing a plaintiff seeking indemnity for cleanup costs. We were on the cusp of depositions when suddenly thrust into the quarantine, with no ability to meet with our clients or fact witnesses to prepare them for, or defend them at, depositions. Gibbons adapted quickly to the new, unprecedented COVID-19 restrictions. With the court providing only modest extensions, we learned how to manage and conduct depositions remotely, to advance this critical matter for the plaintiffs while complying with mandated quarantines and social distancing guidance. In total, Gibbons conducted 18 remote depositions, avoiding significant delay that could have prejudiced our client's interests. We also argued several discovery and dispositive motions remotely and continue to aggressively advance the client's interests while navigating technological obstacles to litigation in the COVID-19 world. We're now in expert discovery, having interviewed and retained experts remotely, and will conduct expert depositions

virtually through November. Our jury trial was recently adjourned to March 2021; we hope it will proceed in person. Otherwise, we'll prepare for trial remotely and learn how to present the case to a jury virtually.



GZA GeoEnvironmental, Inc.

By David Winslow, Ph.D., PG,
Senior Vice President/Principal

GZA performed environmental consulting services on a large brownfield redevelopment project in Orangeburg, New York, where construction of a large data center was in the final stages when COVID-19 restrictions went into effect. Maintaining security, health and safety and schedule were paramount to the client and GZA. We worked closely with state authorities to determine that our work was considered essential and could continue. GZA instituted a series of COVID-19 response plans: developed a proprietary app for employees to self-monitor and report symptoms daily; created our *COVID-19 Playbook* for office and field personnel; provided field staff with personal protective equipment and confirmed their understanding of social distancing requirements and other best practices; limited access to job-site trailers; and conducted site meetings and

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Environmental sampling at brownfield site

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design team meetings via videoconferencing. Additionally, we increased the use of telemetry in our monitoring equipment to decrease the time field personnel spent within the construction site downloading data. Implementing these measures allowed us to complete our work on the project, keep the project moving forward towards completion to meet the client's schedule and prevent GZA personnel from contracting or spreading the virus within the project site.



LSRPA

By Scott Drew,
President, Senior Principal,
Geosyntec

The LSRPA, until this year, operated almost exclusively by meeting in person. All continuing education classes and gatherings were face-to-face. Many meetings with the NJDEP were held in conference rooms. Hundreds of LSRPs gathered each year for the annual conference where networking is a key benefit. Technology has allowed us to adapt. Starting in the late spring of 2020, the LSRPA now offers nearly all continuing education courses online. The licensing exam for new LSRPs has been delayed, but the association continues to offer courses, also now online, to help LSRPs prepare for the exam when it is of-

fered. We've also built networking opportunities into meetings through open Q&A sessions. Our meetings with the NJDEP and the licensing board have been exclusively by telephone or online since the pandemic shut down state offices. Yet, important issues such as due diligence and discharge reporting, draft regulations, resiliency and environmental justice continue to be discussed with senior NJDEP leadership and licensing board members. What we have come to realize is that information is important. The method is adaptable and by adjusting our methods we can continue to provide the services our members need—despite any restrictions.



Riker, Danzig, Scherer, Hyland & Perretti LLP

By Steven T. Senior, Esq.,
Co-Chair, Environmental Group

Remediation projects are planned months and sometimes years in advance. Thus, when the pandemic arrived on the scene in early 2020, many sensitive, environmental projects needed to commence or already were underway. We advised clients on the concerns arising from continuing environmental projects during a pandemic, including on their contractual rights and responsibilities, and using best practices, in the event of a disruption of ongoing activities.

As an example, we assisted one client that was in the midst of a \$30 million remediation project at the beginning of March. The project nearly came to a standstill on several occasions as a result of the Executive Orders resulting from the pandemic. We advised the client on its ability to continue the project and the legal consequences of either continuing or ceasing the work, including the applicability of force majeure and other contractual issues. In the end, with our assistance, the client was able to navigate the relevant issues and continue the project in a secure manner. ♣



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■ Special Environmental Report

Governor Murphy Directs All State Agency Decisions Be Guided By Environmental Justice Principles

The NJDEP issued guidance according to Governor Murphy's Executive Order 23 that will assist all state government agencies in furthering "the promise of environmental justice," according to NJDEP Commissioner Catherine R. McCabe. She says the guidance is part of the Murphy administration's commitment to protect overburdened communities, specifically those that are primarily minority, have limited proficiency in English or economically disadvantaged from environmental contaminants such as air pollution.

This NJDEP guidance is being disseminated in a publication, *Furthering the Promise: A Guidance Document for Advancing Environmental Justice Across State Government*, which directs executive branch departments and agencies to apply the principles of environmental justice to their operations, participate in the newly formed Environmental Justice Interagency Council (EJIC)

and create assessments and action plans to improve the agencies' effects on environmental justice communities.

The initial activities set forth in *Furthering the Promise* are planned to begin in 2020, includ-

"We must recognize where our programs and policies may have inadvertently put public health burdens on our most disadvantaged communities..."

ing the first Environmental Justice Interagency Council meeting in November and this fall, the NJDEP's assessment of its own environmental and public health challenges and benefits. ♣



New Jersey Governor Phil Murphy

PennJersey Environmental Consulting

We are excited to announce that Ed Putnam has joined the firm as Director of Redevelopment after 40 years at NJDEP! Our four LSRPs have an average of 35 years experience assessing and remediating properties. We provide our clients with personal service and creative solutions. We get it done right, the first time. When you have time and cost sensitive needs, why settle for anything less?

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We salute Bill Hanson for his dedicated service to The Arc Foundation. Because of Bill, the lives of hundreds of people with disabilities and their families have been changed for the better.

Special Environmental Report

What Developers/Industrial Facility Operators Need to Know About New Jersey's Environmental Justice Act



Norris McLaughlin, P.A.
By Jessica Palmer, Esq.,
Member

On August 27, 2020, after decades of failed attempts, the New Jersey Legislature passed landmark environmental justice legislation that requires the NJDEP to consider potential environmental and public health effects when granting or renewing certain types of permits in overburdened communities. Governor Murphy signed the Environmental Justice Act (the Act) into law on Sept. 18, 2020.

The Act acknowledges and seeks to redress the disproportionate environmental and

public health impacts of pollution on minority communities in New Jersey. Low-income communities and communities of color within the state have historically been subject to a disproportionate share of environmental and public health stressors. For example, the state reports that in 2017, approximately 12.9 percent of black adults in New Jersey have been diagnosed with asthma. In contrast, only 8.2 percent of white adults carry a similar diagnosis.

In an effort to address these historic conditions, the Act requires that any applicant seeking a new or renewed permit for certain types of operations submit an environmental justice impact statement and hold public hearings to address public health concerns at the local community level.

Critically, a "facility" is defined to include any major source of air pollution (as defined in

the federal Clean Air Act, 42 U.S.C. s 7401 et seq.); any resource recovery facility or incinerator; any sludge processing facility, combustor or incinerator; any sewage treatment plant with a capacity of more than 50 million gallons per day; any transfer station or other solid waste facility or recycling facilities accepting at least 100 tons of recyclable material per day; scrap metal facilities; certain types of landfill; or medical waste incinerators.

An "overburdened" community is any census block group in which at least 35 percent of the households qualify as low-income households; at least 40 percent of the residents identify as minority or are affiliated with a state-recognized tribal community; or at least 40 percent of the households have limited English proficiency.

Continued On Page 48

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Special Environmental Report

Communities will be classified as "overburdened" based on the results of the most recent U.S. Census. The NJDEP will be required to publish and maintain a list of overburdened communities in the state by Jan. 16, 2021, and that list must be updated at least every two years. The NJDEP will also be required to notify a municipality if any part of the municipality is designated as an overburdened community.

Any time you submit a permit application for a new or expanded facility or an application for the renewal of an existing facility's major source permit, you must: (1) prepare an environmental justice impact statement; (2) provide the impact statement to the NJDEP, the local governing body and the clerk of the municipality in which the overburdened community is located; and (3) conduct a public hearing in the overburdened community.

The environmental justice impact statement must assess the potential environmental and public health stressors associated with the facility, including any environmental conditions that could cause public health impacts such as asthma, cancer, elevated blood lead levels or cardiovascular disease.

The permit applicant must publish notice at least 60 days in advance of the public hearing. The notice must provide the date, time and location of the hearing, and a brief summary

of the environmental justice impact statement. You must also provide an address where community members can submit written comments to the permit applicant. The public hearing must be transcribed, and the transcript must be submitted to the NJDEP for consideration along with the permit application.

Without satisfying the foregoing requirements, the NJDEP will not consider your permit application or renewal complete.

Governor Murphy signed the Act on Sept. 18, 2020. Now, the ball is in the NJ-DEP's court: they must adopt rules and regulations in

order to implement the Act. Those adoptions must be made pursuant to the Administrative Procedure Act, *N.J.S.A. 52:14B-1 et seq.* Therefore, the heightened requirements of the Act will not take effect until the proposed regulations go through the formal notice and comment process. Developers and industrial facility owners are encouraged to closely monitor the regulatory process in order to keep apprised of when the new requirements will take effect. ♣



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Brewing Company Owners Overcoming COVID

Without a taproom to sell their beer directly to craft beer lovers, owners and long-time friends, Andrew Zebrowski and Brendan Drury, of Hoboken Brewing Company in Hoboken, NJ, continuously have had to pivot their way through 2020. They've always relied entirely on the loyal hospitality industry to get their beer in the hands of beer drinkers. But when COVID19 entered the scene in March 2020, all bars, restaurants and venues were forced to shut down and remain closed. No draft kegs could be sold across the country, which represented almost 80% of Hoboken Brewing production. This forced the company to purchase a canning line to package 100% of their product. With on-the-fly decision making, Andrew & Brendan had to rely on

creativity and initiate successful collaborations with local bars and neighboring breweries in Northern NJ throughout the pandemic.

As 2020 comes to an end, Hoboken Brewing has cleaned up it's books, drastically improved it's balance sheet and are now ramping up production, releasing new styles every month. Sustaining production during the pandemic has expedited plans for a taproom located in uptown Hoboken for mid-2021. This exciting news has been long awaited and it's finally becoming a reality.

For today, their many beer styles can be found throughout NJ and NYC, with eye-catching label designs created by their close friend, Chris Holmes, Owner of Chris Holmes Design in Montville, NJ.



HOBOKEN BREWING

[Click here to watch video](#)



hobokenbrewing.beer



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STEVE ADUBATO'S LESSONS IN LEADERSHIP

with co-host Mary Gamba



Sunday 10:00am

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Engaging in a Virtual Meeting

While it is important to know how to lead virtual meetings, the best leaders also must understand how to be an active and engaged participant in virtual meetings, which does not come naturally to most people. Consider the following the next time you are participating in a virtual meeting:

Be sure people can hear you. Be sure the microphone is close enough to pick up your voice.

Stay muted. This will avoid background noise that can be distracting.

Make eye contact. Look into the camera, not at the screen, while you are talking. Looking at participants while you are talking can cause your eyes to dart around.

Be polite. Hold off on eating and multitasking. Remember, everyone can see you, so choose your actions accordingly.



STEVE ADUBATO'S

LESSONS IN
LEADERSHIP

Don't fidget. Tapping your pencil, playing with your hair, looking anywhere but at the screen can all distract other participants.

Dress to impress. If you are home, it is tempting to simply stay in your pajamas or a sweatshirt, but you should treat the meeting as you would an in-person meeting.

Be on time. Jump on a few minutes early to ensure the technology is working correctly.

Get present. Be present. Stay present. Avoid distractions such as checking your text messages or e-mail.

Get engaged and stay engaged. Force yourself to listen on a deeper level.

Steve Adubato, PhD, is the author of five books including his latest, "Lessons in Leadership". He is an Emmy® Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJTV (PBS) who has appeared on CNN, FOX News and NBC's Today Show. Steve Adubato's "Lessons in Leadership" video podcast with co-host Mary Gamba airs Sundays at 10:00 a.m. on News 12+. For more information visit www.Stand-Deliver.com



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