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## Mission

*"The mission of the Commerce and Industry Association of New Jersey is to be the leader in free enterprise advocacy for the purpose of providing, through education, legislative vigilance, and membership interaction, an economic climate that enhances business potential and makes New Jersey a better state in which to live, work and conduct business."*

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# CIANJ Voices Concerns Over \$55.9 Billion State Budget

By Anthony Russo  
President, CIANJ

**A**s a business advocacy organization, one of the most important things CIANJ can do each year is review the budget proposed by the governor and share its concerns with the state legislature before the spending plan

is adopted. The \$55.9 billion budget proposed by Gov. Murphy impacts every resident and business by establishing programs and policies that affect many aspects of our lives.

I'd like to share with you the testimony I presented to the state Senate Budget Committee as president of CIANJ. Here were my remarks:

Before I get into our concerns with this year's proposed State Budget, I want to share some feedback we received about last year's budget process. Many of our members were disappointed to see the details of the final Budget were not released to the public before a vote was taken in the Legislature.

The reason we are testifying today is so that we can share our views with the Legislature on the Governor's proposed State Budget. The Legislature will hear from multiple stakeholders and groups about what they like and don't like in the State Budget. Some groups may ask for money and others will ask that the Budget be reduced. As you know, this is an important process and we thank you for the opportunity to provide such input.

The deliberative and open process, such as these public hearings, are important to our democracy and we hope the Legislature gives the public an opportunity to weigh in on the final details before a vote is taken. Ultimately, you as our elected officials, will cast a vote, we just believe the more feedback you receive and the more perspectives you have on the details, the better informed you can be when you cast that final vote. Transparency and accountability are key to a strong government. We implore the Legislature to give the public an opportunity to comment once the details are finalized.

Regarding this year's proposed State Budget, CIANJ continues to be concerned with the increase in spending to \$55.9 billion which includes a surplus of \$6 billion. While there are many programs and initiatives we support, such as the full pension payment, aid to higher ed, etc., we have all experienced times when

revenues fall short, which will in turn puts pressure on the taxpayers of New Jersey to pay more. Is this level of spending sustainable? We urge the Legislature to use the surplus to pay down our debt and/or to reduce taxes on our businesses, which will in turn help our economy.

We are also concerned with the Governor's proposed Corporate Transit Tax on businesses to fund NJ Transit. Implementing a funding

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*The deliberative and open process, such as these public hearings, are important to our democracy and we hope the Legislature gives the public an opportunity to weigh in on the final details before a vote is taken.*

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source for NJ Transit on the backs of businesses is the wrong approach to fixing our public transit system. This will only deter new investment in our State because it is yet another tax on business. We were thankful and encouraged last year when the Corporate Business Tax surcharge was phased out and now a year later, a new tax on business is being proposed which could impact many more companies.

CIANJ also opposes the \$1 a truck excise tax on warehouses. New Jersey should be celebrating the fact that the port of Newark/Elizabeth has become the largest in the nation in terms of commerce and shipping. The logistics industry in New Jersey is vital to our economy providing thousands of good-paying jobs and New Jersey should do everything it can to assure it continues to prosper. This tax does not help accomplish that goal and should be removed.

The economic pressures our businesses face every day are real and constant. Whether it is the ability to attract and retain a workforce, meet customer demands, keeping up with changes in technologies, geo-political pressures, and overall market pressures place a burden on our businesses to stay competitive and stay ahead of it so they remain viable. Unfortunately, inflation is still a reality facing many of our businesses. Adding new taxes at this point when New Jersey has received or will receive millions of dollars from the Federal government to aid in the development and maintenance of our infrastructure will break the backs of many businesses.

In conclusion we hope the focus on this year's State Budget will be on expanding our tax base so we can all benefit from the private sector jobs that will be created and the additional tax revenues realized. We hope the process remains open and transparent and we hope the corporate transit tax and the truck excise tax are dropped from the final budget and overall spending is reduced.

Thank you for your leadership and for the opportunity to present this testimony. 🍷



CIANJ is supporting initiatives to aid NJ higher education, such as Rutgers University (above).



# Innovation Drives Success In Environmental Leadership

Compiled by Diane C. Walsh  
Editor, COMMERCE

**A**s we enjoy the first bright sunny days of spring and prepare for Earth Day celebrations, the beauty and grandeur of our environment is on display. COMMERCE Magazine dedicates its April issue to the environment and in this feature, we want to highlight the leadership taken by many members of the environmental industry and higher education to protect and preserve our land, water and air.

Extraordinary efforts and innovative technologies are discussed in the accounts shared here. Many of the stories describe in-depth the steps required for successful brownfield reclamation, energy conservation, recycling or site remediation. Companies proudly detailed their projects and, in some instances, work done for clients. Executives are also singled out at some firms for the unique leadership they have shown. The Commerce and Industry Association of New Jersey is honoring these companies at an environmental leadership breakfast later this month.



**AnythingIT**  
David Bernstein  
President

AnythingIT is an environmental steward through dedicated e-waste certifications and best practices. As a U.S. government contractor and vendor of Fortune 1000 enterprise IT organizations, we prioritize re-

sponsible re-use and recycling management of hundreds of millions of pounds of electronic waste. Our certifications require us to operate at the highest levels implementing stringent practices ensuring proper disposal and recycling of electronic devices. Adhering to industry standards and employing eco-friendly methods, we reduce the environmental impact of e-waste, preventing harmful substances from being illegally dumped or exported which can lead to contamination into the environment soil and water.

Our commitment reflects a proactive approach to environmental stewardship, setting a commendable example for other organizations. Additionally, by integrating ESG (Environmental, Social, and Governance) reporting into our reporting, AnythingIT demonstrates transparency and accountability in their sustainability efforts giving its customers valuable tools promoting the positive impact on the environment by utilizing AnythingIT services.



**Bergen Community College**  
Eric M. Friedman, Ph.D.  
President

Bergen Community College has embraced environmental stewardship and a commitment to sustainability by cultivating a culture driven by innovation and progress. Leadership by President Eric M. Friedman, Ph.D., and Professor PJ Ricatto, Ph.D., play a pivotal role in steering these efforts, fostering a community-wide dedication to environmental re-

sponsibility. These leaders stand as champions for reducing greenhouse gasses by encouraging recycling initiatives, composting campus-wide and leveraging \$5.5 million in USDA grants.

The federal grants have allowed the college to link the STEM and culinary programs to create hydroponic/vertical farming techniques. Learning opportunities through the grant remain available to students at no additional charge as an Open Educational Resource.



**Bergen Habitat for Humanity**  
Teri Capparelli  
Executive Director

Habitat for Humanity of Bergen County promotes sustainability in its green building practices by using recycled paint in home construction, providing solar adaptability as well as roof fortification and green insulation procedures. These practices encourage the use of materials with a lower environmental footprint.

Reduce, Reuse and Recycle defines the workings of the Bergen ReStore. We sell gently used furniture, home goods and building supplies which works to minimize the amount of waste sent to landfills and contributes to the conservation of natural resources. The ReStore has diverted over 270 tons of garbage from landfills. In addition, the Habitat "Cars 4 Homes" program is a recycle and reuse initiative for old cars. The executive director speaks to high schools and the community about the Reduce, Reuse and Recycle portion of Habitat Bergen's model and the need for building green as well as to confirm the need for recycling household items by donating to the Bergen Restore.



**Bergen New Bridge Medical Center**  
Deborah D. Visconi  
President & CEO

This year the Medical Center highlights its effort in waste reduction and recycling. The Medical Center's senior leadership from the Food and Nutrition Team engaged with the hospital's food vendor Sodexo to analyze how best to eliminate food waste throughout the facility. The two primary areas of focus were the kitchen where the food is cooked as well as the tray line where meals are assembled for delivery to both patients and residents.



PJ Ricatto PhD shown with The Rocket, the Bergen Community College Composter

*Continued*

Leanpath's WasteWatch technology was brought into both the kitchen and the tray line to measure and prevent food waste wherever possible. In the first year of the program, there have been significant improvements in reducing overall food waste.

- The initiative prevented 14,562 pounds of food waste from occurring
- The Medical Center helped avoid 46 metric tons of CO2 being produced
- The hospital saved the equivalent of 12,134 meals
- Conservation of water equivalent to 162,246 bathtubs of water

The program will expand with composting and potential donations to food banks as goals in 2024.



## Case Medical, Inc.

Marcia Frieze  
CEO

Case Medical is a NJ medical device manufacturer and a formulator of instrument chemistries that produce sustainable and reusable products. We raise awareness of environmental preference through sustainable product development, education, and online messaging. We are a six-time U.S. EPA Safer Choice Partner of the Year. Our cleaners, solvents, and lubricant are certified by EPA. Our cleaners utilize certified ingredients from EPA SCIL list and CleanGredients.

In 2023, we met all requirements for the NJ Green Building Project and led industry nationally in the Chemical Footprint Project. We understand that air and water pollution are major environmental justice issues. That is why our facility treats the wastewater produced from manufacturing for purity before it is discharged into the wastewater stream. To purify the air in our factory and neighborhood, we use vents with filters to avoid any environmental issues from air emissions and installed six new air handling systems.



## CEP Renewables

Chris Ichter  
Executive Vice President

CEP Renewables exemplifies innovative site remediation and environmental stewardship through transformative initiatives like the 10 MW BEMS community solar landfill project in Southampton. By repurposing the Big Hill Landfill, the company generates 10 MW of clean energy, pioneers the use of solar systems atop landfills, and serves as a model for sustainable development. CEP's commitment to low-to-moderate income residents is evident, contributing to the community's well-being and economic recovery.

The BEMS project aligns with CEP's broader vision, as one of 16 landfill projects under development, showcasing the company's dedi-

cation to converting unusable land into renewable energy sources. CEP actively supports the state's leadership in solar capacity, environmental awareness, and fostering a reliable source of tax revenue. Achieving commercial operation demonstrates CEP's leadership in sustainable energy practices, delivering economic and environmental benefits to local communities, and supporting the state's goal of achieving 100 percent clean electricity by 2035.



## CSG Law

Dennis M. Toft  
Chair of the  
Environmental Law Group

## Linden Renewable Energy

CSG Law represents Linden Renewable Energy, LLC ("LRE") in obtaining permits and approvals for and otherwise in connection with the large-scale anaerobic digester project to convert food waste to renewable natural gas as well as a solid product for use as a soil amendment. The LRE project was developed by RNG Energy and is now jointly owned by RNG and Captona. This \$210 million investment in the City of Linden will produce renewable natural gas ("RNG") from food waste. The LRE Project - located on a Brownfield site - will deploy state-of-the-art technology processing approximately 1400 tons per day of pre-processed food waste secured from the NY/NJ metro region and will be one of the largest carbon reduction resources in the State of New Jersey. Financing of the project closed in 2023 and construction will begin early in 2024. The City of Linden has been a huge proponent of the project which is being done as a redevelopment project. The project is also taking advantage of the tax credits for green energy and brownfields redevelopment under the Inflation Reduction Act.

## SA 101 Main Street Urban Renewal LLC

SA 101 Main Urban Renewal LLC is developing a warehouse facility on a contaminated site located on Raritan Bay at 101 Main Street in South Amboy. The investors in the LLC are Claremont Development Acquisitions and March Development, with the financial backing of Pro Logis. To pursue the project, SA 101 Main agreed to take on the obligation to close a landfill on the property which had never been properly closed, and to remediate the remainder of the site which is a brownfield all to the benefit of South Amboy. In addition to obtain landfill closure plan approval from NJDEP, SA 101 Main had to obtain numerous additional environmental approvals from NJDEP and the Army Corps of Engineers, and to develop a remedial plan for the site taking into account the development with the assistance of an LSRP. Through the permitting process, SA 101 Main agreed to provide a public access amenity on the site, and to contribute to the efforts of South Amboy to develop a ferry to



CSG Law facilitate in attaining permits and approval for Linden's anaerobic digester project to convert food waste to renewable natural gas

New York City which includes additional public access. CSG Law represented SA 101 Main on the environmental and issues involving the project including assisting in obtaining the NJDEP approvals.



## Dewberry Engineers Inc.

Ileana S. Ivanciu, Ph.D.  
Senior Vice President

New Jersey's transportation network is a critical link in the nation's commerce system. It also releases more than a third of the state's greenhouse gas emissions. At Dewberry, we're helping transportation clients reduce carbon emissions - across ports, airports, rail and transit, and roads. At the ports, we've designed electric charging infrastructure for terminal tractors and other vehicles. At the region's airports, we've engineered solar canopy projects to generate energy from massive parking lots.

Our rail and transit practice is pushing forward with projects that power rail with solar energy, charge battery electric buses, and illuminate bus shelters with renewable energy. With a major focus on roadways, Dewberry's planners, scientists, and engineers are "paving the way" for positive changes, including putting solar panels and pollinator habitat on highway shoulders, reconfiguring lanes for free traffic flow to reduce idling, and piloting in-road electric vehicle charging.



## DMR Architects

Lloyd A. Rosenberg  
Chairman & Founder

DMR Architects has been a sustainable champion since the early 2000s. In 2003, our first employee received LEED certification and that same year, we began what

*Continued*



## Environment

would become the first LEED Silver public school in New Jersey. What began 20 years ago is more active than ever. Through a variety of projects, DMR continues to advance sustainability, in many cases being the one that brings these opportunities to our clients. In 2023, DMR's seventh LEED facility achieved certification; we wrote the first Community Energy Plan under the current grant program in Prospect Park; and we wrote what is believed to be the first stand-alone Climate Resiliency Plan following the Municipal Land Use Law amendment in Dunellen. In 2024, three more Community Energy Plans are underway; ESIP projects in three school districts are expected to save several million dollars; and our eighth LEED certified facility is expected to receive certification.



**EAI, Inc.**  
Robert Carvalho  
President & CEO

EAI has installed vapor barriers covering millions of square feet, sourced from established manufacturers like CETCO and GCP.

These barriers play a crucial role in transforming once-contaminated sites, including those housing oil tanks, former manufacturing facilities, and areas with methane gas in the soil, into safe spaces for redevelopment. Our extensive installation of these barriers, coupled with venting/sub-slab depressurization systems, has safeguarded numerous prominent sites, enabling the secure revitalization of commercial, retail, and residential properties situated on brownfields and landfills.

EAI is excited to contribute to a brownfield redevelopment in Jersey City at the former Galaxy Recycling site that has a history of soil and groundwater contamination. EAI is installing the CETCO VI-20 gas vapor barrier and a passive venting system throughout the building footprint, and a dual-purpose CETCO Liquid Boot gas vapor barrier/waterproofing/floodproofing membrane at elevator pits and other small areas. EAI's efforts are helping this former recycling site transform into the home of a future luxury apartment building called The Devan.



**ESA Environmental Consultants**  
Christopher Martell  
CEO

ESA was contracted to remediate heavy metals and PCBs in soil and groundwater at a former metallurgical facility in Monmouth County that was partially situated in a designated wetlands area. Through environmental assessment, investigation, and remediation activities overseen by ESA's Licensed Site Remediation Professional (LSRP), 36 Areas of Concern (AOCs) were identified, requiring remediation of contami-

nants, soil excavation and disposal, groundwater monitoring, and wetlands restoration.

ESA's innovative use of a compliance averaging technique using Thiessen Polygons effectively minimized ground disturbance and costs while meeting NJDEP's strict regulations for safeguarding public health and safety.

Following successful remediation, 533 native plants, trees, and grasses were restored to the site. The plant species will continue to be monitored for several years to demonstrate successful restoration of the wetlands. ESA's client subsequently redeveloped the property, restoring it to beneficial use.



**LPS Industries, LLC**  
Madeleine D. Robinson  
Owner & CEO

LPS Industries has been a leader of energy conservation and recycling for many years. Some of our recent accomplishments include:

- One of the first and largest rooftop solar farms in New Jersey installing solar panels over a 175,000 SF rooftop. It provides up to 30% of the 225,000 SF building's facility and process energy.
- Recycling arrangements for all wood-based products including pallets, paper, cardboard and corrugate.
- This year removing over 1,100 fluorescent light fixtures throughout the

manufacturing area and corporate offices and replacing them with LED lighting.

- Reducing water consumption by approximately 200,000 gallons of water per month by actively searching all incoming water lines and either shutting down unused lines or repairing leaks.

We are continuing our efforts by researching other ways to save with our utility providers and meeting with the State's conservation experts.



**Schenck, Price, Smith & King, LLP**  
Heidi S. Minuskin  
Co-Chair Environmental Law Practice

The Environmental Law Practice Group at Schenck, Price, Smith

& King helps companies ensure a commonsense approach to compliance with environmental requirements helping them navigate through New Jersey's everchanging regulatory landscape, including the new and complicated Environmental Justice (EJ) process. For example, our attorneys successfully obtained EJ approval from the New Jersey Department of Environmental Protection (NJDEP) in connection with a renewal of one client's Title V Air Permit last year. The EJ Law requires NJDEP to evaluate the environmental and public impacts of operations of certain facilities located in overburdened communities when re-

*Continued on Page 14*



The first LEED Silver public school in New Jersey, Joseph A. Taub School, was designed by DMR Architects.



*Continued From Page 8*

viewing renewal, new, or modified permit applications. Our attorneys helped the client prepare required submissions and presentations relating to its permit renewal application, interface with NJDEP representatives, and successfully hold the public hearing. The Firm's stewardship efforts were successful, and the client obtained the approval needed to get to the next review phase and ultimately, permit renewal.



**SESI Consulting Engineers**  
Michael St. Pierre  
President

SESI is proudly committed to environmental remediation and sustainable solutions. For this submission we are presenting our role in remediating a Passaic facility. Amidst a 30-year endeavor under the New Jersey Site Remediation Program, SESI's intervention marked a turning point. Facing 34 areas of concern, our awareness of the project constraints, implementation of innovative strategies, and steadfast dedication led to tangible progress.

The comprehensive approach addressed each challenge methodically. From intricate hydraulic oil discharges to substantial fuel oil contamination, SESI navigated the complexities of the project with precision. Implementing in-situ chemical oxidation and orchestrating meticulous soil removal showcased our technical prowess and environmental consciousness.

SESI's actions echo our environmental commitment, through implementation of innovative

environmental practices for the future and education of our clients and staff in these practices. We also make consciously collaborative efforts with regulators, which demonstrates exceptional leadership, establishing a high standard of responsible environmental management.



**T&M Associates**  
Gary Dahms  
CEO

On July 5, 2023, the new, state-of-the-art Middletown Municipal Complex celebrated its grand opening providing a larger 72,000 sf 3-story, energy efficient facility with all services housed under one roof. The former 60+ year old complex was non-ADA compliant, functionally obsolete, and no longer able to serve the needs of its 65,000 residents.

Middletown Township partnered with T&M Associates as stewards of the environment providing innovative, green infrastructure techniques, environmental project management, LSRP Services, Site Investigation, Remedial Investigation (Oversight & Reporting), UST (Underground Storage Tank) Removal/Remediation and Vapor Intrusion Mitigation to protect human health and the environment. The clean-up was completed in accordance with NJDEP's regulations and guidance.

The end result is a \$56 million town hall that prominently stands in the center of town equipped with improved amenities and resources and free of environmental concerns.



Middletown Township partnered with T&M Associates for the new township complex, as stewards of the environment providing innovative, green infrastructure techniques and environmental project management and more.



**The TBLS Group, LLC**  
Jeff Andrienas, RHG, LHG, LEG  
Executive Vice President

TBLS President Frances Schlossstein nominated company executive, Jeff Andrienas, for the environmental leader award. In her nomination, she said: Mr. Andrienas, CIANJ's co-chair of the Environmental Business Council's NRD subcommittee is a recognized leader in the development of environmental liability metrics and valuation methodologies for monetizing PFAS and Natural Resource Damages (NRD).

Mr. Andrienas developed one of the first fate and transport conceptual site models use for the monetization of PFAS contamination caused by air emissions. His work has been reviewed and presented at the National Groundwater Association's PFAS conference and is considered groundbreaking among his peers.

The metrics Mr. Andrienas developed to value and monetize groundwater Natural Resource Damages have been adopted by both state and federal NRD Trustees as part of the Natural Resources Damage Assessments. Mr. Andrienas was introduced at the NJ State Bar Association's 2023 environmental conference as the state's "guru" of NRD. Mr. Andrienas provides thought leadership as a voting member of ASTM (American Society for Testing and Materials) International's E-50-05, Environmental Risk Management and E-50-04 PFAS committees where he co-authors with other industry experts.



**Tilcon**  
Cliff Morris  
Tilcon New York President

Tilcon New York is a leading building materials company, major employer and proud community member serving NY and NJ. Its commitment to environmental stewardship is demonstrated through innovative and sustainable construction solutions focused on water conservation and recycling initiatives including waste, energy and greenhouse gas reduction. Noteworthy Initiatives include:

- As the largest recycler in NJ, Tilcon proudly utilizes Recycled Asphalt Pavement (RAP) in all asphalt products.
- With Tilcon-led advocacy, NJ Assembly Bill 4797 was passed September 2023, increasing the RAP content in local road projects.
- Tilcon has implemented moisture regulating and warm mix technologies to lower temperatures in asphalt production, reducing use of bitumen, fuel, and GHG emissions.
- Notable waste and energy reductions have been achieved through investments to conveying equipment, idle-monitoring technology for mobile equipment, and millings-product utilization.

*Continued on Page 13*





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# NJ Landfill Offers a New Approach

## Economically sustainable model o

By Gary DeFranco and Daryl O'Dell

**A**round the United States, many landfills are reaching the end of the 30-year landfill post-closure period required by the federal Resource Conservation and Recovery Act (RCRA) Subtitle D regulations governing landfills that came into effect in 1990. One such landfill is Kinsley's Deptford Renewable Energy Center (previously known as Kinsley's Landfill, Inc.) in Deptford Township. Required to maintain the landfill in the post-post-closure period (aka custodial care), Kinsley's developed and implemented an economically sustainable custodial care model giving them the financial strength needed to care for the facility for years to come. The project received the 2022 Sustainability Award from NJ SWANA, a voluntary group of professionals dedicated to the advancement of integrated solid waste management that is both environmentally sound and economical. It may very well serve as a model for the many other solid waste landfills that need to build revenue to long-term care after closure.

### Kinsley needed funds to extend its post-closure care for 10 more years

Kinsley's Deptford Renewable Energy Center is a closed 137-acre landfill located on 194 acres in Deptford Township in Gloucester County. The landfill accepted municipal solid waste from Gloucester County and neighboring communities from the 1960s through 1987. The facility then closed in compliance with a New Jersey Department of Environmental Protection (NJDEP) approved Closure and Post Closure (CPC) Care Plan. In 2015, Kinsley's negotiated with the NJDEP to extend post-closure care for another 10 years beyond the original 30-year post-closure maintenance period, until 2027.

Kinsley's recognized that it had to develop a way to pay for required ongoing maintenance and monitoring activities to deal with the continued production of landfill gas and leachate. The site had reserved funds for the 30-year post-closure period but needed additional funds in order to pay for the required extended care.

### Sustainable activities generate income for maintenance

In conjunction with local and state officials, Kinsley's developed a pragmatic approach with sustainable activities capable of generating sufficient revenue to maintain and monitor the landfill for the 10-year period. The program's two key revenue generating components are a *soil reuse and regrading program* to restore pre-settlement landfill slopes and development of a



The regrading program restores slopes to conditions optimal for promoting stormwater runoff while directing the runoff to existing on-site stormwater controls.



Powering 14,000 homes with clean solar energy eliminates the carbon dioxide that would have been created by fossil fuels.



# Path to Funding Long-Term Care

## of custodial care at closed landfills



Materials delivered by truck are graded to eliminate low areas where stormwater collects and infiltrates.



ated if it had been generated by burning fossil fuels.

*solar electric generating system.* Operators estimate that the revenue obtained from soils regrading and solar development will cover the extended 10-year post-closure period.

“The partnership between Deptford Township, the New Jersey Department of Environmental Protection, and Kinsley’s has proven to be effective and productive,” commented Paul Medany, Mayor of Deptford Township, New Jersey.

### Reuse and regrading

Kinsley’s compacted low permeability clay cover performed as expected and had good leakage performance when placed, but the freeze/thaw cycling and the settlement that has accumulated over the 30 years since closure allowed leakage to increase over time. A permeability study conducted nearly 20 years ago showed that the permeability of the cover had increased in the decade since it was first placed; fissures, cracks, and ponding due to settlement was suspected to be driving the increase in leachate generation. In the early 2000s, Kinsley’s received approval to regrade the landfill to address settlement as a component of post-closure care.

Facility operators reasoned that they could decrease their operations and maintenance costs for leachate management if they regraded to improve stormwater runoff. At the same time, the revenue they would receive from accepting the regrading material could help them build up the reserve needed for their eventual post-post-closure (custodial care) responsibilities.

The regrading program is designed to restore the plateau and slopes to pre-settlement conditions optimal for promoting storm water runoff while directing the runoff to existing onsite controls. The approach also reduces the potential for leachate generation. The landfill accepts a variety of clean and regulated soils and fill materials from construction projects, dredging projects, filter material from water treatment plants, or other materials meeting the facility’s NJDEP-approved site-specific Material Acceptance Protocol (MAP), which was created based on Tetra Tech’s site-specific material assessment parameter review. Having pre-approved acceptance criteria in the MAP means that Kinsley’s can accept materials in a timely manner and does not need to make time-consuming individual approval requests to NJDEP.

The materials are used to restore grade and eliminate low areas where stormwater collects and infiltrates. The facility regrading also helps advance additional beneficial end uses for the landfill, including the development of Kinsley’s Deptford Renewable Energy Center.

*Continued*





Gary DeFranco, Vice President of Operations, Transtech Industries, Inc.

## Solar array development

Kinsley's implemented a phased solar array program following its ranking as # 1 among over 700 New Jersey landfills in PSG&E's Solar 4 All® study on closed landfills. Phase I, completed in 2017, is an 11.2 megawatts DC (MW DC) rigid solar array project. Phase II, completed in 2020, expanded the solar field's footprint to a total of approximately 37 acres, producing a combined 16.2 MWDC of solar power. The clean solar energy generated by this facility avoids about 80,000 tons of CO<sub>2</sub> per year, calculated using EPA's Greenhouse Gases Equivalencies Calculator and other industry calculation resources. The existing solar array powers about 14,000 homes.

Kinsley's is continuing progressive filling in preparation for a possible Phase III solar expansion (estimated at 10 MC DC), which would occupy the rest of the undeveloped landfill plateau on approximately 20 acres of available land. Partnering with a knowledgeable engineering firm and encouraging and cultivating open and collaborative dialog with both Township officials and state regulators has led to the successful solar projects, which are environmentally friendly energy production facilities that further help fund long term care of the facility while helping to reduce post closure care O&M costs.

"Renewable energy is an important initiative in New Jersey," said Mayor Medany. "Our Deptford community is proud to be part of it."

## Proactive approach enables long-term care

"The key to the project's success has been getting rid of the mindset that the landfill is only a liability and implementing the new mindset that the facility is a long-term renewable resource," said Dan Edwards, President



Daryl O'Dell, PE, P Eng., Client Manager, Tetra Tech

of Transtech Industries, Inc, Kinsley's parent company. According to Edwards, the project demonstrated to Kinsley's how complex tasks can be accomplished when working with a dedicated team that is laser focused on pursuing innovative solutions for new and challenging problems. "Along the way it brought with it a new and useful purpose for the facility and the organization."

As a result, Kinsley's Deptford Renewable Energy Center's sustainability program is an

economically sustainable model of custodial care that can be replicated at other closed landfills, which will be absolutely critical in the coming years. Kinsley's efforts have resulted in continued financial strength, which enables them to care for the facility into the future.

## Editor's Note:

**Gary DeFranco** is Vice President of Operations for Transtech Industries, Inc. He is an environmental professional with experience in waste management, innovative self-financing site remediation projects, independent power production, industrial wastewater treatment, and industrial site clean-ups. He has served as Supervisor of Solid Waste Programs for the Middlesex County Department of Solid Waste Management, Manager of Technical Services for United Environmental Services, Inc., Operations Manager for Edgeboro Disposal, Inc., and General Manager of Kinsley's Landfill, Inc. He can be reached at [gdefranco@transtechindustries.com](mailto:gdefranco@transtechindustries.com).

**Daryl O'Dell, PE, P Eng.**, is a Client Manager at Tetra Tech with 25 years of experience in solid waste consulting and construction materials testing. He has experience in landfill design and permitting, landfill gas design, and renewables, including compressed natural gas and solar. Daryl has extensive experience working with New Jersey Department of Environmental Protection and clients during post-closure and custodial care, working with both to find sustainable solutions to long-term care and funding mechanisms for solid waste facilities and, where applicable, removing landfill facilities from the requirements of long-term, post-closure care. He can be reached at [daryl.odell@tetrattech.com](mailto:daryl.odell@tetrattech.com). 📧



An aerial view of the landfill.



## Environment

- All sand plants utilize 100 percent recycled water.
- Barging accounts for 49 percent of Tilcon-provided product transportation, realizing a savings of 75 percent GHG emissions compared to truck.



**Whitestone Associates, Inc.**  
Thomas Uzzo  
*President & CEO*

Whitestone recently completed a sixth phase in support of our client SFG Passaic Urban Renewal, LLC's remediation and redevelopment of a blighted Brownfield site in Passaic. What makes this project unique are the myriad technologies and methodologies employed in assessing, classifying and remediating the site while jointly conducting various materials management actions and geotechnical engineering methods in support of redeveloping the property with a 295,606-square foot warehouse.

This project truly was the poster child for Brownfield site remediation and redevelopment, and Whitestone's corrective actions included both innovative and conventional technologies ranging from in situ soil and groundwater remediation to underground storage tank removal and management of both hazardous and nonhazardous soils. Building materials were assessed prior to demolition to evaluate on-

site beneficial reuse and off-site management alternatives. Sustainable remediation practices included efforts to maximize in situ treatment technologies and on-site re-use of acceptable demolition residuals while minimizing the volume of wastes transported off site.



**Whitman**  
Jaclyn DiDonato  
*Green Team Leader*

Led by our firm's Environmental Sustainability Associate, Jaclyn DiDonato, Whitman's Green Team is an internal team of volunteers created to establish sustainable programs within our company, participate in volunteer-based activities throughout the state, and provide sustainable information and tips to the staff as well as our firm's social media followers.

The Team's initiatives have included: implementing Terracycle's Zero-Waste Box program in our office to collect "hard to recycle" items that will ultimately be upcycled into different products; participating in a Grow-a-Row harvesting event at Pittstown Farm at which 37,000 pounds of corn was harvested to feed thousands in need; joining the Raritan Headwater Association's 33rd Annual Stream Cleanup; planting sunflowers; replacing disposable products in the office with reusable and zero-waste products to help reduce our collective environmental impact; and providing environmen-

tally educational pieces for inclusion in each issue of our company's monthly internal newsletters.



**William Paterson University**  
Richard Helldobler  
*President*

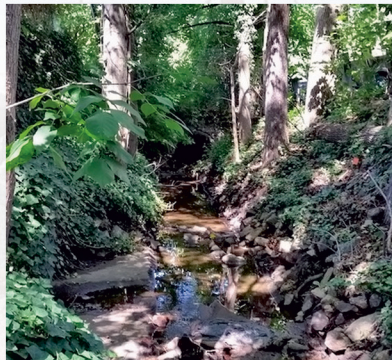
Our commitment to environmental leadership and sustainability through conservation, efficiency, and education extends more than two decades, and continues to grow in impact. Our 3.3 MW solar panel installation supplies 12 percent of energy needs. While the campus has grown by 47 percent since 2001, the University has lowered consumption of electricity by 30 percent, natural gas by 50 percent, and carbon emissions by 1350 tons per year. Strategies include food waste composting, energy-efficient lighting and HVAC systems, recycling initiatives, installation of electric charging stations, and usage of electric shuttle buses. Honors include a U.S. Green Building Council LEED Gold Award, three Green Building Design Awards, EPA recognition for carbon reduction, and the 2020 Approaching Zero Sustainability Award. A signatory of the national Climate Leadership Network-Carbon Commitment, we are a member of the Second Nature higher education climate initiative. A Sustainability Committee, endorsed by President Richard Helldobler and comprised of faculty, staff, administrators, and students, guides campus efforts. ♻️



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# The Greening of Remediation

## The Rocky Road of Sustainable Techniques in Environmental Cleanups

By Larry Feld  
Freelance Contributor

One would think that environmental remediation is green by definition, however, recent guidance from state and federal regulators establishes goals and incentives to utilize more sustainable practices in remediation efforts.

The Administrative Guidance for Green, Sustainable, and Resilient Remediation, a document published in the Fall of 2023 by the NJ Department of Environmental Protection (NJDEP) outlines best practices that align with the United States Department of Environmental Protection Agency (USEPA) regarding green and sustainable remediation, or GSR. The document describes GSR as “the site-specific employment of products, processes, technologies, and procedures that mitigate contaminant risk to receptors while making decisions that are cognizant of balancing community goals, economic impacts, and environmental effects.”

The government’s actions are admirable; however, the directive is missing standards and best practices. As a result, LSRPs (Licensed Site Remediation Professionals), owners, and engineers, as well as industry legal counsel are grappling with how and when to employ sustainable

solutions versus traditional methods while managing their client’s expectations and regulatory requirements.

The Commerce and Industry Association of NJ (CIANJ) and one of its environmental education members, Continuing Professional Education Services LLC (CPES) scheduled an event for June 12 at the Hyatt Regency in New Brunswick to discuss the latest on green remediation trends and raise awareness on reducing the environmental footprint on site remediations. For more information on the program, visit [www.cianj.org](http://www.cianj.org).

Sustainable remediation can be viewed in two parts. First, professionals concentrate on developing leaner operations that respect efficiency, minimize energy consumption, and reduce waste. Tactics include using more efficient vehicles and employing equipment that consumes less electricity or reduces emissions. Green thinking on the job site is also about getting the job done faster and with less waste.

“Minimizing the impact on the environment is important to us,” notes Phil Brilliant, CHMM, LSRP, Owner of Brilliant Environmental Services, LLC. “I’m trying my best to use environmentally friendly products as well as using products wisely. If you have to sample well and that is 20 feet deep, you don’t need 30 feet of a hose because then you

just have 30 feet of garbage and that’s a non-recyclable plastic product afterward,” he relates.

### Sustainable Site Remediation Efforts

Environmental firms are also trying to employ more sustainable remediation methods for cleaning up contaminated sites, however, there are challenges to making a switch.

“Green remediation is about minimizing the resources used while achieving your remediation goals or objectives for groundwater or soil contamination,” says Fuad Dahan, Ph.D., P.E., LSRP, Principal in the Environmental Department of SESI Consulting Engineers. “When I first started 25 or 30 years ago, the two most commonly used methods were to excavate and move dirt from one place to another,” he explains.

In situ technologies, Fuad opines, have developed a lot in the past 20 years. “Today we try to leave everything in place and inject common chemicals to successfully reduce groundwater or soil contamination,” Fuad says.

“They’re all biodegradable, basic chemicals,” He notes. “By biodegradable I would say 99 percent of what you inject in the ground is something that is not going to stay in the environment long or it’s not detrimental to the environment.”

*Continued*



Phil Brilliant, CHMM, LSRP,  
Owner of Brilliant Environmental Services, LLC.



Fuad Dahan, Ph.D., P.E., LSRP, Principal  
in the Environmental Department of  
SESI Consulting Engineers.



Agnes Antonian, Partner and Chair  
of the Environmental Law Group at  
Connell Foley LLP.



## Environment

According to Dahan, sustainable techniques are not without risks. “There are pitfalls with in-situ methods. Your results may not equal 100 percent or 70 percent or whatever your required goal percentage might be. If you excavate, you know the site is clean,” he says.

### Phil Brilliant agrees.

“Some of the green technologies may not be as effective as the traditional remediation technologies. And in some cases, contaminants are in higher amounts and in complex environments. Sometimes, the old way is probably the better way although it may not be a green method,” Brilliant explains.

LSRPs and engineering firms must consider all the risks. “We always have to balance our choices based on the client’s needs,” Phil notes, adding that “if you’re proposing something that may not be as effective and as costly versus a traditional remediation method that may get the job done quicker, it is difficult to promote the green way of doing it. We are professionals, however, we are also salesmen. Yes, we definitely try to look at the best approaches, including sustainable options, but we still need to consider the client’s end goals,” Brilliant explains.

“There is always a risk/benefit analysis that an owner needs to do,” adds Agnes Antonian, Partner and Chair of the Environmental Law Group at Connell Foley LLP. “As an attorney, our role is to advise based on what the owner

wants to do to make sure that they are within the regulatory confines,” she says, adding that even so, the regulations can be read in different ways.

“In this context, it also impacts decisions on different processes,” Antonian explains. “With traditional excavation methods, you’re removing the problem and you’re confirming that it’s gone. You have a clean slate because once you do your post-removal confirmatory sampling

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***“Green remediation is about minimizing the resources used while achieving your remediation goals or objectives for groundwater or soil contamination,”***

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you’re done as far as the (NJDEP) is concerned.”

On the other hand, sustainable methods can be less absolute. “When you’ve treated in-situ, it’s a timing issue. Oftentimes, you cannot confirm with as much accuracy that the treatment is going to work. Sometimes it works and sometimes it doesn’t,” she explains.

Fuad concurs. “In-situ treatment may not work,” he says. “It might also create a secondary

problem. What is fine today but might not be fine 10 years from now,” he offers.

Timing is another issue. “A sustainable practice may seem to be more economical and a better alternative, I have seen that sometimes it ends up taking much longer and you’re going back to confirm multiple times,” notes Antonian. “Depending on your site and the type of contaminant you’re trying to address, it may take longer and result in more issues,” she says.

### Managing Client Expectations

While the government and the professional community want to see more sustainable remediation processes succeed, clients require more education on the risks and benefits to the planet.

“You always want to reduce exposure to toxic chemicals as well as improve air and water quality,” notes l Brilliant. “But we also have to look at what health risks might be. You need to know what’s going to happen on that property before you start cleaning up a site.”

“The way you present sustainable methods matters,” suggests Fuad. “The way you approach any green remedy, you don’t do it because it reduces carbon. You do it because it meets the remediation objective. You’re saving money or saving time for the client. It usually makes sense to them,” he suggests.

“It’s very site-specific,” adds Antonian. “Much depends on whether the owner is looking only at economics. It is not a one-size-fits-all answer.”

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# "PlasTechFree" Offer Consumers Alternatives

By Diane C. Walsh  
Editor, COMMERCE

**T**wo clever entrepreneurs have hit a on product that ticks all the boxes for environmentalists – while delivering a versatile item for consumers.

Gene Benfatti and Mark Nathan, co-founders of PlasTechFree, announced the launch of their certified home compostable, plant-based bags that biodegrade, leaving only rich nutrients in the soil within 180 days.

The partners maintain that PlasTechFree's unique and innovative technology provides consumers with a true alternative to single-use plastic bags. Their line features several products, including single-use and reusable bags, kitchen compost bin bags, diaper disposal and pet waste bags. PlasTechFree also produces plant-based compostable bags for the cannabis industry, the garment industry and many others.

"We understand the heightened skepticism behind branded 'eco-friendly' and 'biodegradable' products as greenwashing is so pertinent in today's market," said Nathan, the CEO. "While anything can be biodegradable, it just may take a few hundred-thousand years, not everything is compostable. Our entire line of products is truly compostable and safe for the environment, and we are confident consumers will warmly embrace these new products as they look to support the environment in a real and meaningful manner."

The businessmen argue that as states and municipalities increasingly ban single-use plastic bags, consumers are inundated with an abundance of plastic reusable bags, inadvertently creating a new problem for the future without effectively addressing the primary issue. They contend that consumers want a solution, and PlasTechFree's products provide everyday products that are high-quality and support sustainability.

Benfatti, the company president, said: "In a world saturated with misleading 'plastic-free'



Gene Benfatti, president, PlasTechFree



Mark Nathan, CEO, PlasTechFree

claims and deceiving labels, PlasTechFree is proud to deliver a line of products that consumers can now reasonably and safely use to meet their needs while eliminating the problem associated with plastic.

"Our hope", he added, "is that consumers will become more educated about products that truly are 100 percent plastic-free and select those that solve this increasingly complex and dangerous problem."

The company's core mission aims to transcend mere commerce. It's an impassioned commitment to ushering in a future where every product aligns with our planet's well-being. At PlasTechFree, they say they are not just replacing plastic products; they're revolutionizing the paradigm by offering 100 percent compostable, plant-based alternatives for a cleaner, sustainable planet today and generations ahead.

PlasTechFree has assembled a diverse and experienced team of entrepreneurs, marketers, designers, and product specialists, focused on delivering innovative products that contribute

to a cleaner, healthier, and more prosperous world. The company navigates the complex landscape of sustainability with a multifaceted approach, offering simple solutions to complex challenges. Understanding that challenges require both largescale systems and individualized responses, PlasTechFree's ecosystem is designed to cater to the entire spectrum of needs.

It is PlasTechFree's mission to provide a comprehensive technology, product, and service portfolio to meet the planetary health and environmental challenges that society faces. PlasTechFree creates, manufactures, and markets the highest quality products and services, specifically curated to be on the leading edge of what is a current paradigm shift in planetary health and environmental technology.

The company executive maintain PlasTechFree's products are not just environmentally friendly – they redefine industry standards. They stress their products are 100 percent home compostable and require no specialized facilities or treatment, simplifying disposal. They emphasize they are completely natural and free from plastics or harmful chemicals and each product prioritizes environmental safety.

They contend these bags boast superior strength, being as strong as conventional plastic yet cost-effective. Furthermore, they said the bags offer competitive advantages because the bags enrich soil upon disintegration, are leak-proof, antimicrobial, fully customizable, and support large-scale production and distribution. To learn more about PlasTechFree, visit [www.plastechfree.com](http://www.plastechfree.com).



Plastech has created a wide range of plant-based bags that can replace the single-use plastic bags used by most consumers.



# Communicating with New Hires



By Steve Aduabato, PhD  
Freelance Contributor


**A**s a leader, you are often tasked with bringing on new team members, but how you communicate with them greatly impacts the odds of their success. In a world

where more people are working remotely or in a hybrid situation, it is even more challenging to hire, train and retain great people. With that said, let's consider some lessons when it comes to effectively and proactively communicating with a new employee:

- Check in regularly. Schedule weekly meetings with the new employee to ask what they are accomplishing and what questions they have. Ask open-ended questions like, "What is the most rewarding part of the job so far?" Then, follow up with: "What one area do you

find the most challenging?" The key is to get them talking.

- Create a two-way communication street. It is not enough that you proactively communicate with the new employee, but they must know and feel confident that they can come to you and others with a question, concern, or issue.
- Ask for feedback. Consistently seek out recommendations as to how the organization can improve its effectiveness, even if some of them are not implemented. If certain ideas are not implemented, communicate directly why they may not work.
- Pair new employees with a peer mentor. The leader can't always be as accessible as their peers. Connect the new employee with a mentor who can help by providing insight or answering questions or introducing the new employee to key stakeholders.
- Get together for lunch. This can be one of the most valuable investments you can make with your new employee. It is more informal, and people get to know

each other, which will make them more confident in the way they communicate about business to the team. 



*Steve Aduabato, PhD, is the author of five books including "Lessons in Leadership." His sixth book, "Lessons in Leadership 2.0: The Tough Stuff," will be released in summer 2023. He is an Emmy® Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJ PBS. He has also appeared on CNN, NPR and NBC's Today Show. Steve Aduabato'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)*

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# Bergen New Bridge Recognized As Leader in Equitable Care

**B**ergen New Bridge Medical Center has received The Joint Commission's Health Care Equity Certification. This voluntary advanced certification helps organizations close the gaps in access and address disparities faced by historically marginalized groups. The program provides the structure to improve health equity by examining all aspects of care, treatment, and health care delivery. Bergen New Bridge is one of only five New Jersey hospitals and one of only 15 hospitals throughout the country to seek and receive this advanced certification.

"I am incredibly proud that the Medical Center has been recognized for our ongoing dedicated efforts to improve health equity and address disparities that exist for many of those we serve," said Deborah Visconi, President & CEO, Bergen New Bridge Medical Center, located in Paramus. "I am grateful to our team who are dedicated to providing high quality care in a welcoming environment that safeguards equity, inclusion, dignity, and respect for all."

"This certification ensures our patients get what they need for the best outcomes for their health and wellness and provides us with the

opportunity to better understand the impact their social and demographic factors have on access to care," said Shari Gold, Senior Vice President for Regulatory Compliance & Chief Quality and Equity Officer, Bergen New Bridge Medical Center. "By addressing the social determinants of health including challenges patients have with transportation, food, finances, and more will help us to break through these barriers and improve health equity."

"This certification validates our county's hospital commitment to health care equity while expanding access so that no one goes without essential health services," said James J. Tedesco, III, Bergen County Executive. "I am thankful to Deb Visconi and her team for leading the way in this vital area and furthering the Medical Center's dedication to quality, equitable, and compassionate care."

The Joint Commission's Health Care Equity Certification provides the structure to guide healthcare organizations to achieve health equity. To achieve certification, the Medical Center's executive leadership and clinical leaders gathered and analyzed a large volume of data which then culminated in a site visit by The Joint Commission.



Deborah Visconi, President & CEO, Bergen New Bridge Medical Center



Bergen New Bridge has made great strides to provide healthcare to underserved communities.

Bergen New Bridge Medical Center, a clinical affiliate of Rutgers, is a 1,070-bed hospital. It is both the largest hospital and licensed nursing home in the state and the fourth largest, publicly owned hospital in the nation.

Bergen New Bridge, a not-for-profit safety net facility, provides high-quality comprehensive services, including acute and ambulatory care, mental health and substance use disorder treatment, long-term care, 24/7 emergency department, surgical suites, physical rehabilitation, pharmacy, laboratory, radiologic services (including digital mammography). The Medical Center also has satellite offices in Bergenfield, Englewood, and Paterson. Primary care and other health and wellness services are available at the hospital's CareRite Now centers located in select Inserra Supermarkets in Bergen County.

Bergen New Bridge is in network with all major New Jersey commercial insurance plans covering 99.91% of NJ residents and is a Veterans Community Care Provider. It is also a Leader in LGBTQ Healthcare Equality in the Human Rights Campaign (HRC) Healthcare Equality Index (HEI). Learn more at [www.new-bridgehealth.org](http://www.new-bridgehealth.org).

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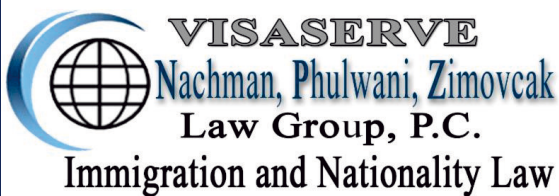
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# NJBankers Hear “Positive” Outlook At Annual Leadership Forum

By Diane C. Walsh  
Editor, COMMERCE

**W**hile the national economic outlook is positive, the chief economist for one of the country's premiere financial service firms warned that pressures continue to be exerted from various sources and the economy is losing momentum.

Lindsey M. Piegza, Ph.D, a managing director at Stifel Financial and a popular guest commentator on national television and radio, gave her overview to the annual economic leadership forum organized by the NJ Bankers Association (NJBankers) recently. She expects a “two-ish” growth rate this year. The conference of nearly 400 bankers and their associates listened intently to the analysis given by Piegza and Michelle W. Bowman, a member of the Board of Governors of the Federal Reserve System, who delivered the opening remarks.

“Our recent Economic Leadership Forum underscored the positive trajectory of both our National and Local economies. Although there remains work to be done at all levels, our esteemed presenters reiterated the strengthening of our state economy, highlighting New Jersey's banks as resilient and indispensable components within the communities they serve,” said Michael P. Affuso, Esq., president and CEO of the bankers' association.

In Piegza's commentary she warned “don't fight” the Federal Reserve System's resistance to lower the key interest rate. In July the central bank set the key rate at 5.25 to 5.50 percent and no change was enacted at its session in January. Piegza said “there is concern the fed did not raise the rate high enough to return price stability.” Price stability and full employment are

the priorities of the central bank in establishing the key rate.

Piegza's assessment reinforced Bowman's remarks. Bowman is a former Kansas state banking commissioner and the first person to fill the community banking seat on the board of governors. The governor noted that inflation is moving down and is currently at the lowest point since 2021.

Bowman said if the financial conditions were loosened it could re-accelerate inflation. The economist agreed, emphasizing the Federal Reserve's commitment to “patience and temperance.” The federal reserve governor said she and her colleagues are keeping a close eye on all indicators. Bowman noted inflation is moving down, while economic activity and spending are strong. The unemployment rate remains at 3.7 percent, yet the labor force participation rate has declined, she emphasized. She insisted the key rate “must be appropriately calibrated to reduce inflation.”

Stifel's economist shared her stance. Piegza understands the investors are disappointed there is no rate cut expected in the second quarter. While there are appropriate conditions for a rate cut, “we're simply not there yet,” she said.

Piegza drilled down into the economic drivers, beginning with consumer spending. There is a resilience among consumers due to the labor gains, she said. Yet, she noted several unique characteristics of today's consumers. They have depleted most of the savings accumulated during the pandemic from the stimulus funding. Consequently, they are supplementing their spending with other sources. Piegza noted a rising reliance on intergenerational wealth. She also said withdrawals from 401K plans have increased.

Credit cards are also being used more frequently in today's climate, the economist added. The outstanding balance now hovers at

\$1.1 trillion. Traditionally, such a surge would be cause for a red flag, but she maintained there is still room to grow. “There's still a lot of spending and borrowing power,” she said.

In her analysis, Americans are spending at a slower pace. “Consumers are recognizing they can't buy everything they want or need each month,” the economist said, also noting the pandemic craze for goods has now shifted to services and experiences, like vacations.

Turning to the business sector, Piegza said the rising cost of borrowing is triggering layoffs, hiring freezes and curtailing investments. Business is adopting more technology and artificial intelligence (AI). While she described the business sector as “resilient,” Piegza said 80 percent plan to reduce labor through use of technology and AI.

The housing market will continue to suffer due to the high interest rates causing a “barrier to entrance” for first time homeowners and a “locking effect” on property owners delays moves because they are unwilling to relinquish their low-interest mortgages. Piegza said the commercial market faces the biggest challenges with more than \$1 trillion in commercial rate loans coming due in the next 12 to 18 months. The slow return of workers to the downtown urban areas is causing the pain. Furthermore, the landlords' angst is extending to secondary and tertiary businesses in the downtowns which are also suffering.

These were the challenges Piegza outlined as she explained the economy remains under pressure. Bowman also addressed the banking industry in her remarks, maintain that mergers and acquisitions continue to be important. She said the focus must remain on the federal regulators and the U.S. Department of Justice with the aim of fairness, transparency, and consistency in all policy reform. 📌



Michael P. Affuso, Esq., president and CEO of the bankers' association



Lindsey M. Piegza, Ph.D, managing director at Stifel Financial



Michelle W. Bowman, member of the Board of Governors of the Federal Reserve System



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