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Cover Photo: Crystal Springs Resort in north western New Jersey offer two hotels and endless amenities – from world-class golf courses to wellness-focused programming.

Photo: Crystal Springs Resorts

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CIANJ Welcomes Board Members

By Anthony Russo
President, CIANJ

The Commerce and Industry Association of New Jersey (CIANJ) prides itself on being a top leader in free enterprise advocacy. The CIANJ's mission aims to foster – 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. This mission can not be achieved without the help of the CIANJ Board of Directors.

This month the CIANJ is happy to announce the addition of seven new members to its Board. CIANJ continually strives to represent the diversification of all business sectors, as well as the expansion of market leaders. As such, we are excited to have such a distinguished group of professionals representing their industries on our Board. We look forward to working with them on building a better economy for New Jersey.

Join us in welcoming the following new CIANJ Board of Directors members:

- Jacqueline Adelfio is the Senior Director Centralized Services at Public Service Electric & Gas Co.
- Chuck Cerniglia is the Executive Director at UnitedHealthcare of New Jersey.
- John Cromie is a Partner and Co-Chair of Corporate and Business Law at Connell Foley.
- Alan Lloyd is the Regional Vice President of Pennoni's Northeast Operations.
- Bernie Pane is President of First Legacy Group Title & Abstract, LLC.
- Christopher Romano is the Vice President of Strategic Enrollment, Outreach, and Engagement, Ramapo College, and the Executive Director of the Ramapo College Foundation.
- Edward Stevenson is a member at Chiesa Shahinian & Giantomasi PC.

Jacqueline Adelfio is the Senior Director Centralized Services in PSE&G Electric Transmission & Distribution. Serving in this role since September 2023, she oversees approximately 470 management and union employees related to Utility-wide operations support functions including safety, materials and logistics management, fleet management, technical training, and QA/QC. She also leads the Centralized Work Planning and Scheduling team overseeing strategic workforce planning and scheduling across Electric Transmission and Distribution. Adelfio joined PSE&G in



Jacqueline Adelfio is the Senior Director Centralized Services at Public Service Electric & Gas Co.

2014 and holds a Master of Science in Civil Engineering and Engineering Mechanics from Columbia University, where she was inducted into the Columbia Athletics Hall of Fame.

Chuck Cerniglia is the Executive Director of UnitedHealthcare of New Jersey, overseeing employer and individual health plans. With over 25 years of experience in the healthcare industry, Cerniglia is a seasoned leader dedicated to delivering affordable, high-quality healthcare programs to employers and plan sponsors across the state. Throughout his tenure at UnitedHealthcare, Chuck has held various sales and account management positions. He has also been an active board member of the NJ Department of Banking and Insurance's Small Employer Health Board, a board director for the Southern NJ Association of Health Underwriters, and a committee member for the March of Dimes.

As a co-chair of the Corporate and Business Law practice and a member of Connell Foley's Executive Committee, **John Cromie** is an experienced business lawyer. He represents entities ranging from Fortune 100 public companies to privately owned mid cap enterprises and start-up ventures on a wide range of real estate and financing transactions. He is well-versed in the area of mergers and acquisitions, as well as in the purchase, sale, leasing and development of commercial real estate. In addition to his legal practice, Cromie served three terms as a Borough Councilman in Allendale, Bergen County, New



Chuck Cerniglia is the Executive Director at UnitedHealthcare of New Jersey.

Jersey. Prior to joining the firm, he completed a clerkship with the Honorable Daniel J. O'Hern, Associate Justice, Supreme Court of New Jersey.

Alan Lloyd, a Certified Industrial Hygienist, a Certified Safety Professional, and an Environmental Sustainability Professional, has been providing environmental and industrial hygiene consulting services since 1998. At Pennoni, Lloyd serves as the firm's EHS Practice Leader, Principal Industrial Hygienist, as well as the Regional Vice President of Pennoni's northeast operations. In addition to his administrative roles, Lloyd remains heavily involved in the technical aspects of projects. He is responsible for conducting Phase I Environmental Site Assessments, asbestos building surveys, abatement oversight and air monitoring, Indoor Air Quality Investigations, lead-based paint investigations, and health and safety planning.

Bernie Pane is President of First Legacy Group Title & Abstract, LLC, and has co-owned the company for 20 years. He graduated from Seton Hall with a degree in Asian Studies and later got his Master's Degree in Chinese Studies there as well. He went on to get his real estate license and eventually formed a joint venture partnership in what is now First Legacy Group Title & Abstract. The mid-size title company is based Matawan, NJ. He also served for 10 years (2006-2016) as an elected member of the Bedminster Township Committee, is the past

Continued

■ President's View



John Cromie is a Partner and Co-Chair of Corporate and Business Law at Connell Foley.

President of the Somerset County Governing Officials Association, and has been actively involved in political fundraising for a number of campaigns over the years, including Governor.

Christopher Romano has been the Vice President of Strategic Enrollment, Outreach, and Engagement, Ramapo College, and the Executive Director of the Ramapo College Foundation since 2022. As such he serves as the Chief Enrollment, Chief Marketing and Chief Development Officer of the College. During this time, he cultivated and solicited a



Christopher Romano is the Vice President of Strategic Enrollment, Outreach, and Engagement, Ramapo College, and the Executive Director of the Ramapo College Foundation.



Alan Lloyd is the Regional Vice President of Pennoni's Northeast Operations.

\$400k donation to construct, open and operate the College's Investigative Genetic Genealogy Lab. Previously he served as Vice President of Enrollment Management and Student Affairs, Associate Vice President of Enrollment Management, and Chief of Staff/Special Assistant to the President, beginning his career at Ramapo in 2007.

Edward Stevenson is a member at Chiesa Shahnian & Giantomasi PC. (CSG Law). Stevenson's broad corporate experience includes middle-market M&A transactions,



Edward Stevenson is a member at Chiesa Shahnian & Giantomasi PC.



Bernie Pane is President of First Legacy Group Title & Abstract, LLC.

equity and debt offerings, strategic alliances and joint ventures, corporate finance and governance, corporate, LLC and partnership formations and reorganizations, business divorces, employment matters, shareholder relations and licensing, distribution and manufacturing transactions. His broad-based experience encompasses a range of industries, including technology, food and beverage, consumer products, medical devices, apparel and advertising, as well as a wide variety of service industry companies. 📌

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CIANJ's 57th Annual Spring Golf Outing

Join The Commerce & Industry Association of NJ (CIANJ) for its 57th Annual Spring Golf Outing on Monday, May 19th, 2025.

This time-honored Spring Golf Outing draws nearly 200 golfers for a day on the links at Upper Montclair Country Club in Clifton, NJ. The event kicks off with a delicious lunch, followed by 18 holes, a cocktail reception, and dinner.

The outing also features hole-in-one contests, putting contests, a silent auction, and more. Enjoy a fun-filled day of golf, while networking with business leaders from around New Jersey.

Entry Fee Includes:

- 18 Holes of Golf
- Lunch
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CIANJ's Spring Golf Outing draws nearly 200 golfers to Upper Montclair Country Club in Clifton, NJ.

May 19, 2025

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Crystal Springs Resort Swings Into Spring

Teambuilding, exceptional culinary offerings, and championship golf tee up vibrant business gatherings

By Jamie Grill-Goodman

If you're looking for a business gathering or corporate retreat that will lift your employees' well-being – look no further than Crystal Springs Resort.

Nestled in the scenic mountains of northwestern New Jersey, just an hour from New York City and Newark Liberty International Airport, the resort offers a seemingly endless array of recreation, luxury, and sustainability.

Unique amenities – from world-class golf courses and innovative culinary offerings to wellness-focused programming and immersive teambuilding experiences – bring business and leisure together.

“With regard to wellness, planners and groups want team time that is inspirational, energizing, and rejuvenating in a calming environment,” says Chris Mulvihill, Chief Marketing Officer, Crystal Springs Resort. “Crystal Springs Resort offers the most comprehensive team building and group activities program in the Northeast. With our curated Inspiration Series, teams can participate in tactile experiences such as guided nature walks, life/health coaching, cooking with locally foraged ingredients, restorative yoga, sound bowl healing, meditation, and rock climbing – all in a beautiful bucolic mountain setting.”

Post-COVID, Crystal Springs is finding many companies are eager to reconnect employees in

meaningful ways and are placing more emphasis on engaging, immersive experiences.

“Our clients realize the value of in-person meetings, as there is definitely a better quality of communication when face to face,” says Mulvihill. “Team building is a huge part of the in-person meetings that was missing with hybrid/Zooms. Ninety percent of groups who come to Crystal Springs Resort do some type of activity – this is huge benefit to the overall success of the meeting.”

Golf, Gastronomy, and Group Activities

With six championship-caliber golf courses – including Ballyowen, ranked New Jersey's

Continued



Photo: Crystal Springs Resort

Ballyowen Golf Course, NJ's #1-rated public course, offers a links-style layout that channels the heathland style landscapes of Ireland and Scotland. Designed by Roger Rulewich, the longtime lead design associate for Robert Trent Jones Sr., the course occupies 250 acres.

Hospitality

#1 public course – Crystal Springs is a golfer’s dream and the ideal place for groups looking to hit the fairways. But it’s not just about the greens – as picturesque as they may be. The resort also boasts a collection of ten dining venues and innovative culinary programming that emphasize health and sustainability.

“As our culinary offerings are a main pillar of the resort’s identity, we are very attuned to our menu options for corporate groups,” Mulvihill explains. “We continue to expand healthier options, for example, we have removed soft drinks and have replaced them with infused water – which has been very well received.”

Culinary options utilize locally grown and harvested ingredients, natural and sustainably-raised whenever possible.

For teams looking to bond outside the boardroom, the resort offers teambuilding activities that include everything from goat yoga and goat hiking to forest bathing, solar education, and plein air painting. The resort also encourages guests to patronize local businesses throughout the scenic Sussex Skylands and Warwick Valley Black Dirt Region.

For groups seeking relaxation and rejuvenation, Crystal Springs offers two award-winning spas – Reflections and Elements – and the state-of-the-art Minerals Sports Club, offering over 60 wellness classes weekly. “It is very important to provide these offerings, as group participants want to feel that they can experience stress-relief via a calming treatment or healthy workout,” explains Mulvihill.

Tech-Ready and Sustainability-Driven

Equipped with full-service video conferencing solutions and high-quality audio equipment, Crystal Springs ensures that every meeting – whether fully in-person or



Photo: Crystal Springs Resort

The resort offers a collection of ten dining venues and culinary programming that emphasize health and sustainability.

hybrid – is seamless and professional. “It’s very important to have strong technical support and state-of-the-art equipment as AV is a key factor in hosting a successful meeting,” says Mulvihill.

Equally important is the resort’s commitment to sustainability. As the largest solar-powered resort on the East Coast, it houses 19,000 solar panels on 25 acres that generate more energy than the resort’s two hotels (the AAA 4-diamond Grand Cascades Lodge and Minerals Hotel) consume.

Additionally, “if sustainability is important to an organization, we are a convenient drive-to destination that does not require the inconvenience and heavy pollution associated with air travel,” Mulvihill also notes.

Crystal Springs also offers sustainability-themed teambuilding activities such as solar farm education, beehive box building, and foraging workshops, all tied into a broader mission to support local agriculture and environmental stewardship.



Photo: Crystal Springs Resort

Hiking with goats offers a unique way to bond with your peers, while enjoying the 3 mile Nature Trail on property at Grand Cascades Lodge.



The curated Inspiration Series allows for teams to participate in tactile experiences such as guided nature walks and restorative yoga in a beautiful mountain setting.



"Team building is a huge part of the in-person meetings that was missing with hybrid/Zooms," says Chris Mulvihill, Chief Marketing Officer, Crystal Springs Resort. Ninety percent of groups who come to Crystal Springs Resort do some type of activity.

Thoughtful Event Planning

Each group at Crystal Springs is paired with a dedicated Event Planner, ensuring a seamless, customized experience, explains Mulvihill. From personalized menus to luxe gift bags and branded materials, the resort goes the extra mile. Recent enhancements include "The Canyon," a luxurious venue for large-scale gatherings, and the "Big Sky Pavilion," a seasonal space offering mountain and sunset views.

"Given the current hybrid employment scenario, companies have prioritized the importance of reengaging their teams," says Mulvihill. "We've noticed retreats and meetings are now a day or two longer vs. pre-COVID, thus allowing their guests to have more free time as well. The key to success is balance, and we certainly offer both business and pleasure at Crystal Springs Resort."

For business leaders seeking to inspire, engage, and pamper their teams, Crystal Springs Resort is more than a meeting venue – it's a full-scale experience. Whether you're teeing off on award-winning greens, dining under the stars with locally foraged cuisine, or connecting through wellness-focused activities, every event offers vast teambuilding and networking opportunities.

"Whether you are planning an intimate retreat for ten or an event for 500, our inspiring settings in nature provide the opportunity for group guests to have a sophisticated and indulging experience," says Mulvihill. 🍷

Photo: Crystal Springs Resort

Inspiring Gatherings at #NJ'sFavoriteResort

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Bergen's Sustainable Agriculture Project Team Members: Project Manager USDA Edward Sanchez (left), Director Grants Administration Anjali Thanawala (center), Supervisor of Vocational Development and Career Placement John Cichowski (right) and PJ Riccato (not pictured).

Bergen Community College congratulates the CIANJ Environmental Innovation Award winners and nominees for their outstanding work in environmental innovation and achievement.



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Environmental Innovation

By Jamie Grill-Goodman

The Commerce and Industry Association (CIANJ) and COMMERCE Magazine hosted their inaugural Environmental Innovation Awards program on April 22 with a ceremony at Nanina's In The Park in Belleville, NJ. Companies and individuals involved in environmental research, technology development, and best practices came together on Earth Day to celebrate the work being done across New Jersey.

New Jersey Department of Environmental Protection (NJDEP) Commissioner Shawn LaTourette kicked off the event, acknowledging the companies that make New Jersey a better place to live, work and conduct business.

"We must continue to unite the forces of economic development and environmental improvement in order to promote the public good," said LaTourette. "And when I look at the litany of accomplishments of all the nominees for these awards, I see that uniting of community, that harnessing of shared intellect and willingness and interest to protect our environment, that play in the pages of the magazine and in the nominees that you have put forward for these awards."

He touched on how we need a circular economy and waste reduction; watershed improvements to support NJ's \$50 billion tourism industry; critical scientific achievements; and more.

"The work that you all do is critical to improving the environment that we all share. At a time where there are such deep – and sometimes folks feel like irreconcilable – differences in the political and social atmosphere across our country, I think it is so important for me to start Earth Day with a group like this one and all of you because I bet that there are those who might believe that a regulator and an industry group can't possibly find a way forward together...None of that is true. We all depend on and need one another. I want to thank you for the work that you do, and for the way you challenge us and the way you let us challenge you."

Following LaTourette, 16 companies and individuals were recognized across three categories for their innovations and achievements (see the full list in COMMERCE's April issue). Additionally, top honors were awarded in each category to the following:

Dr. Amy Tuininga

(Montclair State University)

Environmental Research & Development

Commercial Solar Panel Recycling

Implementation of State-of-the-Art

Environmental Technologies

William Paterson University

Implementation of Sustainable

Environmental Best Practices



New Jersey companies and individuals were recognized for their innovations and achievements in environmental practices (see the full list in COMMERCE's April issue).



NJDEP Commissioner Shawn LaTourette kicked off the Earth Day awards event, acknowledging the companies that are improving New Jersey's environment.



Anita Rivers from [unclear] with the NJDEP [unclear]

ation Takes the Stage



environmental research, technology development, and best



Left to right: Glenn Laga of Commercial Solar Panel Recycling; Dr. Amy Tuininga of Montclair State University; and James Shelley of William Paterson University.



in Fairleigh Dickinson University participated in a lively Q&A session with Commissioner.



The inaugural Environmental Innovation Awards program took place on Earth Day, April 22, 2025, with a ceremony at Nanina's In The Park in Belleville, NJ.

Photo: Russ DeSantis Photography and Video

Photo: Russ DeSantis Photography and Video

Photo: Russ DeSantis Photography and Video

Autism Care, Cardiac Care, and Family Care Updates

By Jamie Grill-Goodman

Bergen New Bridge Medical Center Emergency Department Receives Autism Designation

Bergen New Bridge Medical Center's (BNBMC) Emergency Department has received the Certified Autism Center™ (CAC) designation granted by the International Board of Credentialing and Continuing Education Standards (IBCCES). In addition to the training and certification, IBCCES also completed an onsite review of the medical center to provide additional recommendations to enhance the overall experience for autistic and sensory-sensitive patients and their families.

"In response to the needs expressed by the diverse populations we serve, our new Emergency Department will feature a living room design with a calming environment where neurodivergent individuals can feel comfortable and safe," said Deborah Visconi, President & CEO, BNBMC.

Individuals with autism often have differences from neurotypical patients related to communication, pain perception, and other treatments, highlighting the importance of autism training for hospital and emergency department staff. This can help prevent unnecessary care delays or misdiagnosis, patient anxiety, and potential sensory meltdowns.

"Bergen New Bridge Medical Center's Emergency Department is leading the way to



Bergen New Bridge Medical Center's Emergency Department has received the Certified Autism Center™ designation.



Dr. Jeffrey Goldman, radiologist at Holy Name, alongside Holy Name's new cutting-edge cardiac imaging technology: photon-counting CT or PCCT.

more inclusion for autistic and sensory-sensitive patients, which can be life-changing for many families. We're excited to continue to support them as they provide much-needed care for their community," said Myron Pincomb, Board Chairman, IBCCES.

Since 2001, IBCCES has been the leader in autism, neurodiversity, and cognitive training and certification for healthcare, education, and corporate professionals around the globe. IBCCES also created CertifiedAutismCenter.com, a free online resource for parents that lists certified locations and professionals. Each organization listed on the site has met Certified Autism Center™ (CAC) requirements.

Holy Name Offers New Clinical Innovation in Cardiac Imaging

Holy Name Medical Center is now utilizing a cutting-edge cardiac imaging technology: photon-counting CT or PCCT. This next-generation CT scanner provides benefits to both physicians and patients, including clearer, more detailed images of the heart, exposing patients to less radiation, and provide faster, more accurate diagnoses.

Traditional computed tomography (CT) is a vital tool in diagnosing injuries and diseases within various parts of the body, but CT scans often require multiple steps and expose patients to higher doses of radiation. Comparatively, photon-counting CT technology produces higher-resolution, higher-contrast

images with only a single step, dramatically improving clarity and minimizing radiation dose. PCCT enables healthcare providers to assess complex areas like the heart with superior accuracy, particularly in determining the need for further procedures, such as cardiac catheterization.

"This advancement is changing the standard of care for cardiac and coronary imaging," said Dr. Jeffrey Goldman, radiologist at Holy Name. "Coronary CT angioplasty with photon-counting CT, enhanced by AI, allows us to see previously undetected health issues in highly detailed images. The increased resolution of advanced PCCT increases its accuracy which decreases the need for additional tests."

The greater efficiency translates to an improved patient experience. For example, when the technology is used to help diagnose lung diseases, patients who have trouble holding their breath benefit by the fast speed of the scan, and when used in children, scans can be completed without sedating a child.

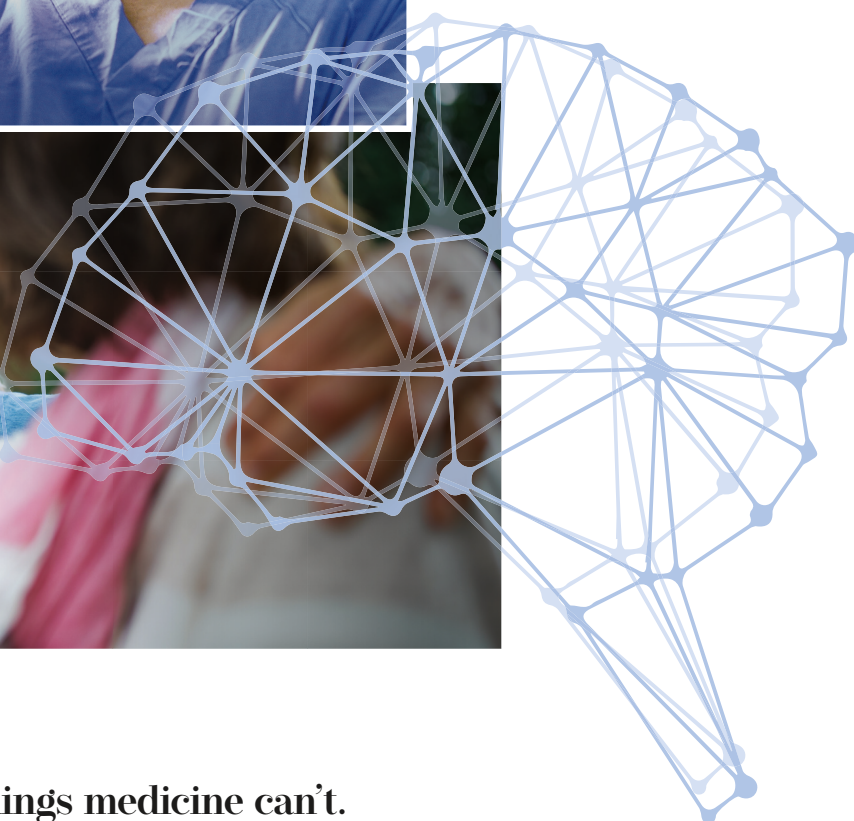
PCCT incorporates AI-driven plaque analysis into the process. After a patient undergoes an Alpha CT scan, the resulting image is uploaded to the AI platform that evaluates plaque build-up, assesses the risk for heart disease, and even recommends treatment options.

"This new technology allows us to confidently rule out blocked arteries, especially in patients

Continued

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Healthcare Checkup

with high calcifications," says Dr. Goldman. "By avoiding the need for invasive tests, we can improve patient care, reduce wait times, and start treatment sooner."

Morristown Medical Center Achieves Milestone in Cardiac Care

Morristown Medical Center just achieved a milestone in cardiac care, becoming the first hospital in the U.S. to perform a commercial leaflet modification procedure using ShortCut™, an FDA-cleared device designed to enhance the safety of valve-in-valve (ViV) Transcatheter Aortic Valve Replacement (TAVR) procedures.

On February 25, Philippe G  n  reux, M.D. and Gennaro Giustino, M.D. and their team successfully performed a procedure using ShortCut™. This is the first time this device was used commercially in the United States. With TAVR now the preferred treatment for aortic stenosis this innovation is expected to transform heart care.

"We are honored to have performed the first commercial ShortCut™ procedure and to be at the forefront of the innovative field of leaflet modification," said Dr. G  n  reux, Medical Director of the Structural Heart Program at Morristown Medical Center's Gagnon Cardiovascular Institute. "In the past, treating this challenging patient population was possible with surgical approaches or complex techniques. With ShortCut™, we safely split both the RCC and LCC leaflets in a simple, predictable, and controlled manner, enabling safe placement of a TAVR."

Morristown Medical Center, part of Atlantic Health System, has the largest TAVR program in New Jersey and is the top program in the nation. Earlier this year, its structural heart program marked a significant milestone of performing over 5,000 TAVR procedures.



Photo: Morristown Medical Center

Philippe G  n  reux, M.D. and Gennaro Giustino, M.D. and their team at Morristown Medical Center successfully performed a procedure using ShortCut™, achieving a milestone in cardiac care.



Photo: Valley Health System

The Earl A. Wheaton, Jr., MD, Family Care Center provides comprehensive outpatient primary care, prenatal care, and specialty care for patients of all ages at Valley Health System's Ridgewood, NJ, campus.

Valley's Earl A. Wheaton, Jr., MD, Family Care Center Relocated and Updated

Valley Health System's Community Care Clinic has relocated from 1114 Goffle Road in Hawthorne, NJ, to Valley's Ridgewood campus, and has been renamed the Earl A. Wheaton, Jr., MD, Family Care Center. This campus is the former site of The Valley Hospital.

The Earl A. Wheaton, Jr., MD, Family Care Center provides comprehensive outpatient primary care, prenatal care, and specialty care for patients of all ages, from infants to seniors. The Center's 33-room, newly updated, state-of-the-art facility provides a family-centered environment where patients of all ages can receive adult

medical services, pediatric care, and women's health care.

Physical exams, immunizations, preventive health screenings, treatment for acute and chronic illnesses, patient education, men's health care, and counseling are among the primary care services provided.

Pediatric nurse practitioners provide newborn care; immunizations; school, camp, and work physicals; vision and hearing screenings, and treatment for acute and chronic illnesses for children of all ages. Gynecologists provide women's health services, including gynecologic exams; Pap and HPV tests; family planning; prenatal and postnatal care; childbirth education; breast exams; and testing, treatment, and education for sexually transmitted infections.

Specialty care is provided by urologists, maternal-fetal medicine specialists, and gynecologic oncologists. Referrals for diagnostic testing, additional specialist care, and special needs services for children can be provided. Social workers are also at the center every day.

"Along with a variety of multispecialty independent providers, the Center provides extensive educational training for the next generation of internal medicine physicians," says Dawn Calamari-Brinkrode, DO, the Center's Clinical Director. "These resident physicians work alongside seasoned primary care internal medicine providers, with the unique ability to provide extended time with patients, while personalizing treatment plans. This model allows for continuity of care while developing strong physician-patient relationships."


The Center is located at 223 North Van Dien Avenue in Ridgewood, NJ. To schedule an appointment, call 201-689-3900, option 1. Walk-in care is not available at this time. 

Photo: Morristown Medical Center



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How Changes to Daniel's Law Put NJ Businesses in the Crosshairs

By Public Safety Information
Protection Coalition

What began as a heartfelt effort to protect New Jersey's public servants has, post amendments, become a legal and financial trap for businesses across the state, according to Public Safety Information Protection Coalition (PSIPC) spokesperson John Molinelli.

Daniel's Law, passed in 2020, was created in response to the horrific tragedy that claimed the life of Daniel Anderl, the son of U.S. District Court Judge Esther Salas. The law's purpose was honorable: to shield the personal information of judges, law enforcement, and other public officials from public view to prevent similar attacks.

But in 2023, amendments – backed by a company called Atlas Data Privacy Corporation according to state lobbying records – transformed the law's reach. The result? More than 150 lawsuits filed seeking over \$2.6 billion in mandatory damages against companies of all sizes, claiming they failed to respond to requests to remove covered persons' personal information (name, telephone number and home address), according to court documents.

"The 2023 amendments to Daniel's Law were promoted to ensure the protection of more public safety officials' information, but the opposite occurred," said Molinelli, who served 14 years as the Bergen County prosecutor and is a covered person under Daniel's Law.



To help spread awareness and support legislative reform, PSIPC has launched www.RestoreDanielsLaw.com.

A Shift in Scope Brings Risk

Originally, Daniel's Law focused on preventing the disclosure of personal information like home addresses and phone numbers. But the 2023 amendments expanded the definition of disclosure to include even possessing such information in internal databases. This creates excessive restrictions that hinder compliance for businesses of all sizes.

"Because the law does not require those making the request to provide basic information to verify it, it's harder for businesses to figure out if a request that comes in is legitimate and whether they are removing the right person's information," said Anthony Russo, president of the Commerce and Industry Association of New Jersey (CIANJ).

"In response, companies are now having to create new processes, buy new software, and even hire and train new staff to handle the compliance. But the threat of mandatory penalties and 'gotcha' lawsuits for those who fall short despite their best efforts has racked up legal bills and forced some to stop doing business in New Jersey or close altogether. This trend can cause lasting damage to our state's economy."

The changes to Daniel's Law in 2023 also allowed covered public servants to assign their rights to a third party and made penalties mandatory for failing to comply with requests to remove a covered person's information within the statutory 10-day period.

One of the most prominent of these third parties is Atlas, which lobbied for the law's changes, then registered thousands of covered individuals and began sending out tens of thousands of nondisclosure requests – and then sued those businesses when they could not comply within the 10-day period, according to court records, Molinelli said.

"It became a self-fulfilling prophecy that Atlas engineered when they fought to change the law, so they could reap the profits from predatory lawsuits," Molinelli said.

A Business Burden

The resulting surge of legal activity has left businesses scrambling.

"The amendments have made it extremely difficult, in some cases impossible, for many businesses acting in good faith to verify and comply with Daniel's Law nondisclosure requests, allowing the law to be exploited for financial gain," said Molinelli.

When Atlas sent the requests demanding businesses update their database within 10 days, they were sent the week between Christmas and

New Years – a time when most businesses were closed – making it virtually impossible to meet the rigid 10-day deadline.

Now, PSIPC – a coalition of civic-minded businesses across industries such as real estate, credit reporting, background checks, legal services, nonprofits and more – is advocating for change. Their message is simple: Daniel's Law must be restored to its original, reasonable form.

Legal Pushback

A federal judge has already taken notice. In November 2024, U.S. District Court Judge Harvey Bartle ruled that the law's mandatory damages requirement is unconstitutional. To salvage the law, Judge Bartle interpreted Daniel's Law as including a negligence standard for evaluating a company's response to nondisclosure requests, holding a company liable for a violation only if it failed to exercise reasonable care in responding to requests under the law.

The U.S. Third Circuit Court of Appeals will soon hear arguments in a constitutional challenge to New Jersey's Daniel's Law.

"Businesses do not have the time or the resources for this to play out in court," said Russo. "This requires a legislative solution that provides uniformity and certainty to people affected by the law."

Restoring the Law's Original Intent

PSIPC is calling on lawmakers to address five key issues with the current law:

Disclosure: Restore the original definition of "disclose," to keep Daniel's Law focused on the public disclosure of covered information rather than the mere possession of information in databases.

Verification: Import sensible mechanisms from the New Jersey data privacy law that allow businesses to verify a covered person's identity and requests.

Assignment: Revert to the original Daniel's Law, which contained no assignment of rights or claims.

Remedies: Allow courts to award injunctions, declaratory relief, and attorneys' fees and costs – or authorize damages for violations of prior court orders.

Exemptions: Incorporate exemptions from the New Jersey data privacy law for regulated industries such as health care and privacy-protective practices.

"Daniel's Law serves a noble purpose," said Molinelli, "but the law is broken." ❗



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Leadership Inventory



By Steve
Adubato, PhD
Freelance Contributor

Too often, we get consumed with our day-to-day responsibilities and don't make the time to take a "leadership inventory" of how we are communicating and connecting with others. When we don't reflect on the impact our leadership and communication approach is having on those around us, we can pay the price. With that in mind, consider some important questions:

- **Are you listening?** To what degree are you making a conscious decision to focus, concentrate, and be in the moment when someone is talking to you? It is so easy to go through the motions, but when we do, it can have negative consequences.
- **How responsive are you in your communication?** Do you let your e-mail sit there or wait to return a call for a few days

or not at all? We communicate very clearly based on how and when we respond to those who are trying to connect with us.

- **How receptive are you to feedback?** Being receptive to feedback is critical for a leader's personal and professional growth. While this less than glowing feedback can be perceived as a "criticism" of our work, we need to view feedback as a gift. Being receptive to feedback is a powerful tool for self-awareness and development.
- **Are you communicating proactively in the workplace?** In meetings, when there is an issue being discussed and you have something to contribute, do you? Commit to speaking up and being more proactive. The best leaders seek opportunities to actively contribute and share their insight.
- **Do you ask for help?** Are you delegating and acknowledging that you are overwhelmed? Why not choose one activity or function to delegate to a team member? Pick carefully and don't micromanage. You will be a better leader and a lot less stressed. 📌



Steve Adubato, PhD, is the author of six books, including, "Lessons in Leadership," and his newest, "Lessons in Leadership 2.0: The Tough Stuff." He is an Emmy Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJ PBS. He has also appeared on NBC's TODAY Show, NPR, CNN and MSNBC. Steve Adubato's Lessons in Leadership airs Saturdays at 5 pm & Sundays at 10 am on News 12+. For more information visit Stand-Deliver.com



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"Artificial Intelligence is very useful in journalism, and we need to get on board with how to use it effectively." – Jamie Grill-Goodman

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Advanced Planning Helps Small Businesses Manage Disputes

By Margarita Echevarria, Esq.,
Independent Arbitrator & Mediator

Access any business report in New Jersey and you will confirm that small business is the engine for productivity, the sale of goods, and employment in the state.

Small business is defined as any firm with 500 or less employees. The Small Business Administration's small business profile for New Jersey from 2021 and 2022 confirms that 99.6% of New Jersey businesses are small business¹. Their reports indicate that these businesses, with a diverse ownership representation of women, men, blacks, Hispanics, and veterans, cover many sectors from Professional, Scientific and Technical services to Construction, Retail Trade and Health Care. These enterprises employ almost half of the population of the state (49.2-49.5%), many of which have between 20 to 499 employees. In 2022, small business accounted for \$15 billion in loans from New Jersey banks.

Disputes related to retail, construction and commercial transactions often arise in business. One can reasonably conclude a certain percentage of businesses are engaged in costly litigation related to disputes ranging from employment claims, B2B disputes or consumer claims regarding services and product claims. Litigation can be expensive, not just with respect to legal fees or the time for the parties to prepare for trial, but also because of loss of reputation due to associated negative publicity², loss of time dedicated to court proceedings, and loss of business relationships if a dispute becomes caustic.

Businesses can insulate themselves from these potentially expensive "drags" by advanced planning to ensure that their employment agreements, B2B, and even terms of service agreements with their consumers include arbitration or mediation clauses or both. Often, Alternative Dispute Resolution provisions in commercial contracts involve a two-step process, i.e. first mediation and then final binding arbitration. Service providers like the American Arbitration Association (AAA) or JAMS often handle the administrative processes once a claim is filed, such as tracking required deposits, assigning of the ADR professional (by offering a selection list) and ensuring a final disposition is reported. The speed, efficiency, confidentiality, cost effectiveness and finality offered by these alternatives to litigation have become a

normal facet of doing business today. You may already have a legal representative that helped set up your business, who you can tap to draft the appropriate clause(s) in your contracts, and which you can peruse in advance to have an effective conversation with your representative. For example, the AAA offers ClauseBuilder on their website at no cost.

An important resource to business within the state is the NJ Association of Professional Mediators. NJAPM has for over thirty years given qualifying training for new entrants into both Civil and Divorce mediation practice, provided NJ mediators support to maintain their NJ court roster qualification, and served as the voice of the mediator community to the NJ Judiciary and our legislative representatives. NJAPM is also a member of the Commerce and Industry Association of NJ and stands ready to provide webinars and other educa-

The Small Business Administration's small business profile for New Jersey from 2021 and 2022 confirms that 99.6% of New Jersey businesses are small business

tional programs to acquaint CIANJ members with advice on how to plan for the inevitable disputes that arise in business. NJAPM can advise on the benefits of mediation, how to protect yourself by adopting ADR provisions in your contracts and provide, through its website (NJAPM.org), a directory of professional mediators all of whom have met the rigorous credential qualifications of the state to become not only court approved mediators but also who annually retain that status through required continuing education.

In addition, NJAPM collaborates with national and intrastate organizations to promote the benefits of mediation, the increase of diverse mediators through its grant program, and to collaborate with in-state educational institutions to demonstrate how mediation tools can enhance the delivery of services within



Margie Echevarria is an Independent Arbitrator and Mediator in private practice with a focus on Insurance, Business, Securities and Real Property disputes. You can reach her at margarita@echevarriaadr.com and www.echevarriaadr.com.

their organizations. NJAPM feels strongly that conflict resolution in our businesses, organizations and communities is more effectively mitigated through mediation. We are pleased to have the opportunity through CIANJ membership to share the years of experience, expertise and knowledge of our members with CIANJ members.

As businesspeople ourselves, we understand that developing and maintaining a business requires a lot of planning to ensure that our product or service meets a public need. We try to anticipate as much as possible what is required to sustain a healthy and prosperous business. Anticipating what you will do to confront and manage inevitable disputes should be part of that planning: utilizing speedy, cost effective and confidential services when disputes arise is highly beneficial. We invite our fellow CIANJ members to add a mediation discussion to your meeting agendas and invite you to check out our website at www.NJAPM.org. 📌

¹ 2022 Small Business Profile published by U.S. Small Business Administration, Office of Advocacy using Statistics of US Businesses (Census)

² Publicity can come in various ways-local newspaper coverage, court records are public, as are complaints reported to the NJ Better Business Bureau.



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Strategy and Planning: Strategic Revenue Growth



By Joseph P. Truncale, Ph.D.
Contributing Editor

So much about strategy and planning can seem overly complex and daunting. It needn't be. In fact, by focusing on these five key objectives, the planning process

can be simple, straightforward, and effective. They are: *Strategic Revenue Growth, Technology Innovation, Operational Excellence, Financial Reporting, Analysis & Forecasting, and People, Performance, Culture & Learning.*

Here's a closer look:

1. Strategic Revenue Growth: I have yet to encounter an owner/CEO and/or a senior leadership team who do not have a goal of revenue growth. Adding the word "strategic" to this near universal objective is not embellishment or simply decoration. There is a significant difference between growing revenue (some of which may or may not be value added or profitable)

and strategic, well planned account acquisition. This is where "the list" comes in; those prospects you will identify, research and concentrate on and target for addition to your client roster.

Starting with this broad objective, we drill down to its component parts.

We begin by examining current key accounts. With whom are you enjoying success (and loyalty) and why? Are there additional services you could provide them? What is your "share of wallet" with these customers? What are their plans for future growth and how might you help facilitate these? How is what you are providing helping to improve the circumstance of their business?

We then begin to profile these accounts, attempting to discern patterns that will help you better understand ways to communicate your unique value.

From there, we map this profile on to your best prospects. These form "the list," a strategic, highly targeted short list of organizations with whom you might enjoy a mutually beneficial relationship. Remember, if you go out looking for *anything*, that's what you'll get!

Development of the key account acquisition plan follows.

Some find value in stratifying their best clients and prospects by industry verticals, specialty, product or service, geography, size, etc. While this can bring a level of clarity, don't overlook the importance of the unique value you are creating and providing. This is what keeps clients connected and loyal over time.

We'll take a look at the second of these five key objectives, *Technology Innovation* next time.

Getting your senior team together for a deep dive into strategy formulation and planning has many positive effects for your organization and for all of your stakeholders. Quarterly follow-ups ensure you stay on track and focused. Adjustments are made and assignments for the next 90 days are put in place. When these sessions are professionally facilitated, the positive impact made on business results is dramatic.

For more information on getting started on your strategy and planning, contact me at joe@ajstrategy.com. 📧

Joseph P. Truncale, Ph.D., CAE, is the Founder & Principal of Alexander Joseph Associates, a privately held consultancy specializing in executive business advisory services.

He is the former CEO of the Public Relations Society of America (PRSA), the world's largest public relations organization. Prior to joining PRSA, Joe was President & CEO of NAPL, a business management association representing leading companies in the printing, graphic communications, mailing, fulfillment and marketing services industry.

Joe specializes in strategy, customer analysis and organizational effectiveness.

He is a graduate of Monmouth University and he holds a Masters' Degree from Rutgers University. In 2011, he earned his Ph.D. in Media, Culture and Communications at New York University and was the recipient of the Prism Award for Academic Achievement. His dissertation was a ground-breaking study of the leadership styles of highly successful entrepreneurial business executives in the graphic communications industry.

Joe served as Co-Chair of the New York University Board of Advisors and is an adjunct faculty member at NYU teaching graduate courses in Executive Leadership, Financial Management and Analysis, Finance for Marketing Decisions, and Leadership: The C Suite Perspective. He resides in Colts Neck, NJ.



Photo: Getty Images/Stockphoto/Laylabrid

By focusing on five key objectives, the planning process can be simple, straightforward, and effective.

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