Providers and businesses begin addressing health care elephant in the room

By Michael Daigle

The political debate over the Supreme Court’s ruling on the Patient Protection and Affordable Care Act will rage at least through the November election for president, with several states – including New Jersey – indicating they will wait before taking concrete steps to implement certain aspects of the law.

Yet many Morris County health care facilities and companies in other sectors are not waiting, examining now how the law will affect their benefit plans and bottom lines.

“This is the law of the land,” said Joseph Reilly, a vice president at Aon Hewitt, a human resources consulting firm in Parsippany that serves companies with 100 to 5,000 employees. Aon is advising clients to become compliant with the law and strategize how it will impact benefits and the their business models, he said.

“This was not a secret,” he said. “We all know what the law is.”

Yet simply by being declared constitutional the law does not change certain factors that impact the cost of health care.

“There were a lot of issues that were as important 60 days ago as they were three years ago,” Reilly said. Costs are still expected to rise between 8 and 10 percent a year, he said, driven in part by two factors: an aging population and the growing amount of obesity in the United States.

For the last 18 months, hospitals have been working to implement changes mandated by the law, according to David Shulkin, president of Morristown Medical Center and administrator of the accountable care organization (ACO) formed by Morristown’s parent, Atlantic Health System. The law was passed in 2010 and some of the requirements for the medical field called for immediate action, he added.

“We could not be ambivalent,” Shulkin said.

In coordination with the Centers for Medicare and Medicaid Services, the law called for creation of ACOs, a reform model that brings together doctors and hospitals and seeks management and treatment reforms based on sharing information between doctors and hospitals, a more proactive approach to wellness care and steps that could lead to fewer medical errors and hospital readmissions. The ACOs have standards for readmissions and hospitals are fined if they exceed those levels.

Atlantic Health, with three hospitals, has partnered with Valley Hospital in Ridgewood to form an ACO that comprises 1,300 doctors caring for 50,000 patients. Atlantic also is funding and overseeing Optimus Healthcare Partners, a group of doctors with 30,000 patients.

The creation of ACOs also is supported other changes, including the increased use of electronic medical records and the creation of centers of excellence that offer a continuum of care for patients, ranging from home-based care to hospitalization, if necessary, according to Shulkin.

He said the law will generate significant changes in the way hospitals and doctors practice medicine, change that is necessary.

“Health care costs too much,” Shulkin said. Under the new models, hospitals and doctors will be judged “by the value of care, not the volume of care. We will need to be different to be relevant.”

Shulkin also said that for health care costs to drop, providers must accept lower reimbursements. For that reason the partnerships are designed to support primary care physicians, a group greatly affected by proposed changes in Medicare and Medicaid reimbursement rates. Studies have shown that New Jersey is a state that is having trouble retaining doctors.

If possible, health care will be delivered with less emphasis on hospitalization – a

Electronic medical records are one of the many aspects of the health care reform law that are driving both change and concern.

State budget keeps businesses happy

By Rod Hirsch

As expected, New Jersey’s business community was left unscathed by Gov. Chris Christie’s red budget pen.

Education, health care, child care and urban aid programs took major hits, with the governor line item vetoing nearly $1 billion in spending from a $30.6 billion budget proposed by legislators that restored some of the money cut from programs in last year’s budget.

Democrats were particularly displeased with Christie’s veto of a proposed two-year tax
**Chip’s Tips**  *Insights and ideas for individuals and companies striving to achieve revenue targets*

**Why “what” is the most important word in sales**

By Chip Reichhard

When a prospect expresses interest in your product or service, the word “what” plays a pivotal role in developing the potential opportunity.

Asking “what” questions in the early stages of the selling cycle facilitates obtaining the information needed to understand the nature of the selling cycle. In the latter stages, “what” questions help you determine if your product or service represents the best fit for the defined opportunity.

Let’s examine some of the “what” questions to which you will need answers as you work toward defining the opportunity.

- **What does the prospect want?**
- **What does the prospect need?**
- **What triggered the need or desire?**
- **What, exactly, is the prospect attempting to accomplish?**
- **What problem is the prospect attempting to solve?**
- **What goal is the prospect attempting to achieve?**

The answers to these questions will enable you initially to determine if your product or service will satisfy the prospect’s perceived needs. This is a key part of the initial qualification of any opportunity.

As the scope of the opportunity begins to take shape, you need answers to additional “what” questions to get a sense of the prospect’s commitment to move forward with a purchase.

- **What, if anything, has the prospect already attempted to do to fulfill the need or desire? What was the outcome of the attempt?**
- **What level of urgency has the prospect assigned to satisfying the need?**
- **What are the likely consequences if the need or desire is not fulfilled?**
- **What are the prospect’s expectations regarding the investment necessary to fulfill the need?**
- **By what date and by what means will the prospect ultimately make a buying decision?**

When you have fully defined what the prospect wants and needs and you have determined that you have an appropriate product or service to offer, there are additional “what” questions to which you will need answers before you begin working on a presentation.

- **What would cause the prospect to award the sale to one company rather than another?**
- **What can you provide that not only specifically addresses the prospect’s need but also differentiates your company in a favorable manner from your competitors?**
- **What additional benefits will accrue to the prospect by doing business with you?**
- **What value does the prospect place on those additional benefits?**

When you have answers to all the “what” questions you’ll know whether the opportunity is one you can win…and what it will take to win it. What could be more important than that?

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increase on those whose income exceeds $1 million, the so-called Millionaires Tax.

“I would have liked to get property tax relief immediately but we don’t have the revenue,” said Sen. Richard Codey. “The only way to get the revenue was the 1-and-3/4 percent income tax on people who make over $1 million, which could have had a really good effect on middle class people in Morris County area.”

Codey, who represents part of Morris County, said Democrats wanted to take those additional revenues generated by the Millionaires Tax to spend on schools and tax breaks for seniors.

“The governor’s projection of a 7.4 percent increase in state revenues is the largest projection of any state in the country, yet our unemployment is over the national average and worst in the metro area. That is totally unrealistic.”

Others see it differently.

“We’ve been quite vocal in our opposition to the Millionaires Tax,” said Paul Boudreau, president of the Morris County Chamber of Commerce. “We don’t want to have the distinction of being one of the top states in the country in terms of highest tax rates. Entrepreneurs and people who own businesses have options as to where they can put their business. We don’t need to be punitive to people who are successful.”

Morris County Republican Sen. Anthony Bucco applauded the governor’s pro-business attitude.

“The Net Operating Loss Carry Forward (and) more money for the Economic Development Authority to provide grants and incentives for state training grants is a tremendous boost to companies,” he said. “This is what it’s all about, trying to save the companies that are here now so they don’t move out of state.”

Bucco knows first-hand the challenges faced by small business owners. He operates an adhesive factory in Paterson with 25 employees.

“Over the years we have seen an exodus of businesses from the state, which increases unemployment. I would have probably moved my business out of state… But the fact that the governor is looking out for business, I think he’s on the right track.”

“The budget the Legislature sent me violated two core priorities of the administration,” Christie said in a statement announcing the line item vetoes. “It denied tax relief to our hard-working middle-class families while proposing an $800 million tax increase and rejected fiscal responsibility by including millions in new spending that threatened to undo the hard-won progress of the last two years.”

While New Jersey’s budget process makes for good press, the end result this year did nothing to hurt the business community, according to Fred Bachman, an accountant with Giordano, Cohen, Fastiggi & Luciano in Florham Park.

“The hallmark of the governor’s budget is that many of the provisions he had put into place previously to reform business taxes are preserved,” he said. “The Net Operating Loss Carry Forward for business and deductibility of business losses, those are still in place. Though nothing new was added, the fact that pro-business tax reforms are intact, that makes accountants and their clients smile.

“We’re still fighting the battle over property taxes and overall tax rates. The dilemma our clients as businesspeople and citizens are faced with is, ‘We want the cuts but we want the services.’ What the state can do about that, in all honesty, is limited. The biggest tax problems are at the county and municipal levels.”

“We think Gov. Christie is on the right track,” Boudreau said. “Unfortunately, you can’t change 25 years of bad behavior in Trenton in a year or two. Clearly, the governor is trying to make New Jersey a more competitive state. Investors and companies looking to locate facilities have a lot of options today, not only the option of moving around in this country but also moving things to locations around the world.

“The governor is trying to change a perception out there that New Jersey is not a place to do business. The tax cuts he has enacted with the Legislature, the personal attention he has paid to economic development, have made a huge difference.”
Some of the new rules for companies will: provide a tax credit to employers with no more than 25 employees and average annual wages of less than $50,000 that purchase health insurance for employees; potentially assess a penalty on employers with 50 or more employees that do not offer health benefits, after exempting 30 employees from the assessment; exempt employers with up to 50 full-time employees from any of the above penalties; and require employers with more than 200 employees to automatically enroll employees into a health benefits plan, although employees may opt out of coverage.

But the circumstances for small companies and large employers vary, according to Reilly and Glenn Tippy of GWB Insurance-Gerrity, Baker; Williams, Inc.

The question for each company is how to calculate the impact of the cost of the insurance and the potential cost of any tax or penalty if certain requirements are not met, and to choose which one would cost less, according to Tippy.

“The dilemma could be whether to take a $2,000 tax credit or employ a $40,000 worker with benefits,” he said.

An examination of such factors could influence companies to drop their health insurance plans and allow employees to enter the health benefit exchanges that are designed to act as a marketplace for individuals and small businesses to purchase insurance. Yet neither Reilly nor Tippy anticipate a wholesale shift away from employer-based health insurance.

“Most employers want to do what is right for their employees,” Tippy said.

For larger employers the benefits packages they offer often are part of a corporate plan to attract and retain the best employees, Reilly added.

The new law creates four levels of benefits, plus a separate catastrophic plan to be offered through the exchanges and in individual and small group markets.

The plans offer a range of coverage from 60 to 90 percent of benefits costs, with an out-of-pocket cost limit based in 2010 standards for Health Savings Accounts, or $5,950 for individuals and $11,900 for families.

Reilly said it is possible that companies might examine their current benefit plans in light of the four new benefit levels and make adjustments based on their financial goals. Yet that might not be as easy as it seems because current plans at minimum cover an average of 85 percent of the benefits cost while the new law’s minimum is 60 percent.

Paul Boudreau, president of the Morris County Chamber of Commerce, said there remain a number of other issues relating to the law that concern the business community, from a reduction in health savings account caps to retiree health benefits. While businesses digest the current law he expects the federal government to continue working on it, as well, he said.

“Regardless of who is elected president I believe Congress and the new administration will continue to look at and address these issues and I expect additional changes down the road,” he said.

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Now it’s…play or pay
For years you have heard the term “Pay to Play” describing the need for businesses who want government contracts to make political campaign contributions to elected officials or risk not being considered seriously in the contract award game.

As the federal government continues to implement the Affordable Care Act (ACA), or Obamacare, over the next 18 months, the new show in town will be “Play or Pay.”

Employers will soon be faced with the decision to continue providing health care benefits for their employees or pay a tax to the government and forcing employees to purchase their own insurance in the state-based insurance exchanges required under ACA. They will face strategic reviews of all their programs as they look at future costs, labor relations issues, retiree health care programs and their overall value proposition for employees.

What happened to the President’s insistence a few years back that if you had health insurance and liked your plan you did not have to worry, nothing would change? Well, change is on our doorstep and lots of folks may not like it.

I am not arguing for the status quo. Several chamber companies have supported health care reform while others have opposed it. Clearly the issues of rising costs and the uninsured population have to be dealt with.

But ACA is a heavy hand from Washington. It creates additional barriers for companies to provide health care to employees, increases costs for everyone and propels millions of people into a health care system that cannot accommodate the new demand. What will happen to the quality of care and will government ultimately decide who gets what service in this new medical system? Will we continue to erode the doctor-patient relationship in favor of a bureaucratic edict on health care decisions?

For 2013, employees will be subject to a $2,500 limit on their Flexible Spending Accounts. This program has allowed employees to pay out-of-pocket health care costs with pre-tax dollars. The new limit means that more of an employee’s earnings will be subject to taxes if he or she had previously contributed more than this amount to the Flexible Spending Account. High earners will be subject to additional Medicare taxes and medical device companies will start paying a new tax. And that’s just the beginning of a road that is mined with additional taxes and new regulations that will swamp the business community in the years ahead.

In the short term some companies will decide to keep their health care benefit programs while others will likely throw in the towel and send their employees to the health care exchanges. I had hoped that health care reform would be friendlier to employers by creating even more incentives for them to provide health care coverage.

If one of the driving concerns for reform is that many people don’t have health care, why make it so difficult for employers that they potentially eliminate their programs? If employer health plans are deemed to be stingy by the federal government, taxes will be assessed. If they are deemed to be too expensive, more taxes will be assessed in 2018 and beyond. Is this really the way to encourage companies to provide health care to employees?

Of course, if you believe in a single-payer government-controlled system then “happy days are here again.”

We better figure out how to fix this legislation before we get too far down the road. I know my Republican friends would like to repeal it entirely but I’m not sure they can even if Mitt Romney wins and they take control of the Senate by a thin margin. Perhaps they can starve the beast by not appropriating money but will it make anything better?

I hope this is not going to turn into a long-term talk fest in Washington like the discussion on our national debt – lots of talk but never any concrete action to address the problem. If we do that for the next two years we’ll be longing for the good old days of 2012, when the unemployment rate was only 8 percent.

Paul Boudreau
President Morris County Chamber of Commerce

Government Affairs...
Private sector prosperity dependent on government efficiency
By Alan Zakin

People take understandable pride in the towns where they live. But when it comes to taxes how much are you willing to pay to keep your town exactly the same as it’s always been? And would that be a good investment?

I look back fondly on my childhood but wouldn't want to return to a rotary phone and “Walkman.”

Morris County has some great pioneers in government efficiency. We also have those who cling to the nostalgia of keeping things as they are – exerting a direct effect on our property taxes and the ability of the private sector to create jobs. Gov. Christie’s tool kit and 2% cap have given a boost to the efficiency cause, but the grass-roots efficiency movement continues to face obstacles.

A Republican mayor of Wharton was a leader in shared services, spearheading a merger of the police departments of Wharton and Mine Hill, working with Mine Hill’s then-Democratic mayor to save both towns millions of dollars while improving services. Those towns also combined courts with three other municipalities for significant tax savings.

Morris County government also was an early adopter of shared services, encouraging collaborations with municipalities, school boards and even among neighboring counties. The Morris County police, fire and EMS communication center was designed as a regional resource to improve service while saving taxpayers money and there have been discussions about combining the county’s park police with the Sheriff’s office. Hunterdon County has proposed merging all school districts.

An initiative by former Roxbury Republican Mayor Tim Smith known as GEM, or Government Efficiency Movement, has promoted ground-up grassroots efficiency. GEM’s proposals describe opportunities for municipalities to share services, while maintaining their separate identities. Sharing has been organized in areas that include police, tax collection, courts, technology, buildings and construction, public works and health.

Another Morris County grass-roots initiative was started by the former Democratic mayor of Long Hill, Gina Genovese. Her “Courage to Connect NJ” produced a 40-page how-to guide focused on merging municipalities themselves, using the example of Princeton Borough and Princeton Township, which recently completed a well-publicized merger.

In Morris County, to their credit the Chesters are studying the possible effects of a merger, acknowledging the efficiencies that could result. However the Mendhams, where I grew up, have proven to be more resistant to change. There have been noble attempts to discuss not a merger but a simple sharing of some services. However, it was ultimately decided to not even study the sharing of police services.

Sharing of police forces does not have to mean a merger. It could entail sharing back-office operations, with separate patrol forces for each town. I grew up in the Brookside community, which maintained a distinctive identity even though our police cars said Mendham Township.

Such an approach removes the opportunity for taxpayers to evaluate the potential tax saving and increased services that could come from collaboration and these inefficiencies keep businesses from expanding, hiring and re-locating to New Jersey. Businesses must unite with the Morris County Chamber of Commerce and these bold leaders in educating the public on the benefits of reducing the cost of doing business in New Jersey through the streamlining of government operations.

The Morris County Chamber of Commerce Government Affairs Committee meets regularly with opinion leaders and decision makers. We issue position papers on key government initiatives that advance the agenda of the business community and periodic suggestions to reduce government inefficiency and increase business growth. Please join us. We hold regular meetings on the third Wednesday of each month at 8:00 a.m.

Alan J. Zakin, Esq. is chairman of the Morris County Chamber of Commerce Government Affairs Committee. He is principal of Alan Zakin Associates, marketing, community relations and government affairs, Florham Park, NJ, and can be reached at 973-966-5544 or Alan@AlanZakin.com.
Move over, boys, Rosie’s back in town

By Christopher Reardon

Rosie the Riveter was a cultural icon in the United States during World War II, representing the tens of thousands of women who entered the workplace to maintain the nation’s manufacturing capabilities. When the war ended most of these positions returned to men.

Today the median annual income of women working full-time is 77 cents for every dollar earned by men, according to the Census Bureau. While that gap narrows when comparing women and men doing the same work, women’s median earnings are still lower in nearly all occupations, according to the Institute for Women's Policy Research.

Yet Rosie appears to be making a comeback. Today 23 percent of married women are the primary breadwinners in their household. Colleges are graduating more women than men, women under 30 earn more than their male counterparts in most large cities and women now comprise half the workforce, sources show.

Locally a number of female professionals are strengthening the position of women in the workplace through the Women in Business (WIB) Committee of the Morris County Chamber of Commerce.

“We need to support women professionally and personally,” said Sharon Zolkos, a director at Citrin Solix.

“The goal of the committee is geared for the female professionals in the chamber, to help them develop themselves professionally and personally,” she said.

WIB meets monthly, allowing members to network and attend presentations on topics relevant to women. The committee also holds five or six events each year, which last year included a large networking event open to all chamber members and a seminar on body language and personal presentation.

WIB plans its agenda at an annual retreat, at which the steering committee is joined by a number of active members to review the past year and plan speakers and events for the coming 12 months – “Things they are struggling with or want to learn about,” according to Zolkos. This year’s networking event was born at last year’s retreat and was a huge success, according to committee chair Barbara Rosenberg, general manager, commercial operations at Solix.

“The annual retreat is a fantastic opportunity for the committee and selected guests to meet and plan for the upcoming calendar year,” Rosenberg said. “(It) is a combination of networking with our guests, reviewing the prior year successes and identifying future opportunities…We tailor our events to the current issues in today’s work environment. It is important to the committee that our event topics are relevant and that the event is professionally delivered.”

The approach is working. Some new members join the chamber just for access to the WIB programs, according to Kubisky. She notes that many larger companies are introducing women in leadership programs within their organizations but not all companies offer them.

We’re doing it for the community,” she said.

The benefits are far-reaching.

“When our members start volunteering on the Women in Business Committee they discover strengths and talents they don’t normally use in their careers and they develop and use them in the workplace,” she said. “They might now be considered for projects and opportunities they otherwise might not have been considered for.”

Which is important, because Rosie is not all the way back yet. While women now constitute half the workforce they account for just 3.7 percent of Fortune 500 chief executives and 18.3 percent of corporate board directors, according to the nonprofit Catalyst.

“How do we get more women in these roles?” Kubisky asked.

Those planning the WIB’s coming year have a pretty good idea, Kubisky suggested.

“These are women who never had a problem getting ahead,” she said.

Business must insure against cyber crime

By John Bowens

According to published reports, Twitter has 175 million accounts and gathers 300,000 new users each day. Facebook has approximately 800 million accounts, with 50 percent logging on every day. The ubiquitous presence of social media in our private lives is matched byte-for-byte in our professional lives.

It is virtually impossible for any business to survive without heavy, and in some cases, total reliance upon computer-driven data. Much to the dismay of file cabinet manufacturers, customer lists, financial materials, inventory records, correspondence and every other type of business information now is maintained as cyber data.

The unwanted companion to the tremendous benefits of computers is the exposure to “cyber risks.”

According to the Norton.com 2011 Cyber Crime Report, the total cost of cyber crime for the past year was $388 billion, consisting of $114 billion in hard costs and $274 billion in lost time. In 2010 the Identity Theft Resource Center calculated that 16 million confidential records were improperly accessed as a result of breaches in computer security. The IBM 2011 midyear report on cyber risks detailed a review of the Fortune 500 companies and 178 popular websites and found that 40 percent were vulnerable to a cyber attack.

Recent news accounts of the victims of such attacks show that even the most sophisticated organizations are not immune. In April 2011 Sony advised a congressional committee that its PlayStation system had been hacked and information on 77 million customers compromised. That number has since risen to close to 100 million accounts. Sony originally estimated the costs associated with this attack at approximately $200 million but that number is likely to rise significantly. Sony now is in a court battle with its insurance carrier, Zurich, over coverage for 55 class action suits which have been brought as a result of the cyber breach.

The resolution of the Sony/Zurich suit will turn on the court’s determination as to whether a traditional comprehensive general liability (CGL) insurance policy will provide coverage for liabilities flowing from a cyber attack. Other such lawsuits undoubtedly will be brought around the country as the economic bite of cyber crimes and mishaps are felt by the insured and insurers alike. Given the history of other insurance battles, it is likely there will be differing views from courts around the country as to what is and what is not covered.

Closely related to the third-party liability question is whether first-party policies will provide coverage for the out-of-pocket expenses an insured incurs as a result of a cyber loss. Even where there is no direct damage to a client, and thus no liability concerns, costs nevertheless will be incurred for notification of the breach to clients. Forty-six states, the District of Columbia, Puerto Rico and the Virgin Islands have adopted laws requiring notification to be promptly sent to persons whose confidential information has been obtained by a computer hacker. The costs faced in complying with this statute in a case like Sony’s could be astronomical and do not include the ancillary costs of repairing any damage to the system and the prevention of future attacks.

Given the uncertainty of coverage for losses of cyber data under a standard CGL policy, businesses that potentially could lose confidential client records or crucial operational information need to give serious consideration to cyber insurance to protect them from potential losses.

“Businesses that potentially could lose confidential client records or crucial operational information need to give serious consideration to cyber insurance to protect them from potential losses.”

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Schenck, Price, Smith & King, LLP is a full-service law firm located in northern New Jersey, whose attorneys serve businesses and individual clients throughout the state and region.

Banks/Credit Unions

Fulton Bank of New Jersey
425 Main Street, Chester, NJ 07930
Phone: Dan Markmann, 908-955-8111
Fax: 908-879-5535
www.fultonbank.com

Fulton Bank of New Jersey, with its regional headquarters in Chester, NJ, provides an array of financial services to customers throughout the state of NJ with 73 conveniently located branches and ATM’s.

Gardens Savings Federal Credit Union
129 Listleton Road, Parsippany NJ 07054
Phone: Michael Powers, Chief Sales Officer, 973-576-2000
Fax: 973-316-0317
www.gardensavings.org

Gardens Savings is a full-service financial institution headquartered in Parsippany, NJ. Enhance your employee benefits by providing credit union services from Gardens Savings.

The Provident Bank
Administrative Offices
100 Wood Avenue South, Iselin, NJ 08830
Phone: 1-800-448-PROV
Fax: 1-800-200-0818
www.ProvidentNJ.com

Provident offers a full suite of financial products for businesses of all sizes with 80+ convenient branches, online banking, card management and customized lending solutions.

XCEL Federal Credit Union
1460 Broad Street, Bloomfield, NJ 07003
Phone: Tom Quigley, 800-284-8663 x3041
Fax: 973-257-8960
www.cse.edu/mccc

Garden Savings Federal Credit Union
(See our ad on page 2)

Financial Services

New York Life Insurance Company
555 E. City Avenue, Suite 800, Bala Cynwyd, PA 19004
Phone: Bernard M. Russelman, 610-660-8692
Cell: 215-743-1748
Fax: 610-664-7270

My passion is assisting people and businesses with their life insurance, long-term care insurance and other needs, such as building financial security and retirement.

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Fax: 973-520-8699
www.LABOXING.com

LA Boxing’s workout is a stress-relieving, confidence-boosting, core-strengthening workout for all fitness levels. Burn 800-1,000 calories in a single class and have a good time.

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Fax: 973-257-9900
www.centenary.edu/mmcc

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**Morris County Business Connection Directory (continued)**

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Madison, NJ 07940
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grad@fdu.edu / www.fdu.edu

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Morristown, NJ 07960-6989
Phone: Donna Tatarka, 800-210-7900
Fax: 973-290-4710
www.cse.edu

Established in 1899, the College of Saint Elizabeth enrolls more than 2,100 full- and part-time students, both men and women, in more than 23 undergraduate, 10 graduate and one doctoral degree programs.

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Fax: 973-927-1744
www.handymanconnection.com

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www.gbwinsurance.com

GBW Insurance works with small and mid-size businesses and their owners, using risk management and insurance products to protect them.

**Plymouth Rock**
1 Madison Avenue, Suite W-105
Morristown, NJ 07960
Phone: John E. Hickey, 973-267-4970
Fax: 973-267-4876
www.plymouthrock.com

As a financial professional with 21 years of experience, I am licensed to offer life, health, long-term care, auto and home insurance.

### Personnel Services

**Prime Time Personnel**
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Phone: Laura DeRose, 973-334-9600
Fax: 973-334-5175
www.primepersonnel.com

Prime Time Personnel provides professional staffing services on a temporary, temporary to hire, and direct hire basis in Office Support, Management, HR, Public Relations, Marketing, Financial, and Technical.

### Physical Therapy

**DMC Athletics & Rehabilitation**
15A Saddle Rd., Cedar Knolls, NJ 07940
Phone: Susan Angelo, 973-625-7721
Fax: 973-328-1248
www.microstrat.com

Mack-Cali Realty Corporation is among the country’s largest real estate investment trusts (REITs), and is a leading owner, manager and developer of class A office properties.

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Phone: Diane Chaves, 732-590-1000
Fax: 732-205-8237
www.mack-cali.com

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### Schools

**Morris County Vocational School District**
400 East Main Street, Denville, NJ 07834
Phone: Gina DiDomenico, 973-627-4600 ext. 277
Fax: 973-627-6799
www.mcvts.org

Programs for Morris County high school students, including career academies, share time programs and share time programs for special needs students, and adult education programs.

### Senior Care Services/Home Care

**Synergy HomeCare**
1115 US Highway 46 West, Building F, Mountain Lakes, NJ 07046
Phone: Antonio Podias, 973-394-5679
Fax: 888-860-8275
www.synergyhomecare.com

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Fax: 973-328-1248
www.microstrat.com

Micro Strategies is at the forefront of architecting and implementing quality technology solutions centered in the following areas: System Analysis, Infrastructure, Content Management, Database Application Development, Security, Remediation and Digital Voice Recording.

### Utility

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Phone: 732-938-1000
www.njng.com

New Jersey Natural Gas serves nearly half-a-million customers in Monmouth, Ocean, Middlesex and Morris counties, meeting customers’ expectations for value and reliability every day.

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Lincoln Park, NJ 07035
Phone: Kenneth Hardaker, 800-820-2077
Fax: 973-696-0265
www.betterbizworks.com

BetterBizWorks Strives to find innovative ways to market your business online. Our Goal is to make your web presence an income stream, not an expense.

### Wireless Communications

**Communications Service Integrators**
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Phone: Sandy Drysdale, 908-879-2525
Fax: 908-879-2322
www.csiradio.com

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Inside Edge...

SetFocus, the information technology training school in Parsippany, recently was presented with a SEVEN SEALS AWARD for the school’s commitment to the education and training of veterans seeking careers in the IT industry. SetFocus recently launched GI to IT, a GI Bill-eligible training and vocational counseling program for U.S. armed services veterans seeking application and database development careers.

State Command Chief Vince Morton, Air National Guard (left); Donna Clementoni, director of employer outreach for Employer Support for the Guard and Reserve (ESGR); and Col. (Ret) Alan Smith, U.S. Marine Corps and ESGR New Jersey state chairman (right), present the SEVEN SEALS AWARD to Mike Landau (center) and Jerry Masin, SetFocus CEO and president, respectively.

Overlook Hospital recently welcomed 17 local college students and one from California to participate in the hospital’s highly selective summer medical internship program. The program had 147 applicants in its third year and only 11 percent were accepted. The Overlook Summer Internship Program is designed to expose college students to the health care field. The goal of the program is to help students make an informed decision about entering a field of medicine. Students must have completed at least one year of college.

Berkeley College has announced the appointment of Will Moya as campus operating officer, New York City location. Moya began his career at Berkeley in 2002 and most recently served as associate campus operating officer, New York City location. He holds a master’s degree in business administration from Nova southeastern University.

Calendar of Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 7</td>
<td>Young Professionals Committee presents: Tuesday Night Network</td>
<td>5:30 p.m. - 8:00 p.m.</td>
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<tr>
<td></td>
<td>The Madison Hotel</td>
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<tr>
<td></td>
<td>$20 Member / $35 Non-Member</td>
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<tr>
<td>Aug 15</td>
<td>Health &amp; Wellness Committee presents: Walk &amp; Talk</td>
<td>4:45 p.m. - 6:00 p.m.</td>
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<td></td>
<td>Loantaka Brook Reservation, Morristown</td>
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<tr>
<td></td>
<td>Free event - please register</td>
<td></td>
</tr>
<tr>
<td>Aug 17</td>
<td>Business Connection</td>
<td>7:15 a.m. - 9:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>The Villa at Mountain Lakes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$0 Pre-Register / $10 At the Door</td>
<td></td>
</tr>
</tbody>
</table>

U.S. News & World Report has ranked Morristown Medical Center as a top hospital nationwide for cardiology, heart surgery and gynecology in the magazine’s annual Best Hospitals list. Comprehensive services that offer the latest research and care for chronically and critically ill patients and the start of a cardiology fellowship program have led to Morristown Medical Center’s first-time inclusion on the national list. U.S. News ranks the nation’s top 50 hospitals in select specialties.

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