

Business News



January 2018

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Hunterdon Chamber Endorses Prescription for Growth



The Hunterdon County Chamber of Commerce is proud to announce that we endorse, along with 13 regional, state and national organizations the recently release BioNJ white paper.

"The New Jersey Biopharma Industry: A Prescription for Growth" white paper outlines BioNJ's recommendations for growing the State's economy by strengthening and supporting the life sciences industry within New Jersey.

BioNJ President and CEO Debbie Hart said, "We very much appreciate these leading organizations that came together to show their support of the New Jersey life sciences industry and its impact on the economy. Our intent in developing these recommendations, which were based on broad and deep data and strategy and thought leadership from our partners at McKinsey & Company as well as widespread input from members of the ecosystem, was to provide a framework upon which to build future policy that will support industry growth. It is our hope that these are recommendations that all policymakers can get behind."

BioNJ thanks the following organizations for their support of advancing the growth of the life sciences industry in New Jersey and their endorsement of recommendations made in the white paper.

- Biotechnology Innovation Organization
- Chemistry Council of New Jersey
- Commerce and Industry Association of New Jersey
- Einstein's Alley
- Hunterdon County Chamber of Commerce
- Morris County Chamber of Commerce
- New Jersey Business and Industry Association
- New Jersey Chamber of Commerce
- New Jersey Society of CPAs
- New Jersey Tech Council

- Research & Development Council of New Jersey
- Somerset County Business Partnership
- We Work for Health - New Jersey

"This report highlights the vital role that biopharmaceutical innovation plays in driving good jobs and economic opportunity in New Jersey," said Jim Greenwood, president and CEO of the Biotechnology Innovation Organization (BIO). "All across the country we are seeing remarkable advances in science and in our understanding of human biology. The key going forward is ensuring that both state and federal laws are keeping pace with the science, and that short-sighted public policy does not impede medical innovation and its long-term benefits to patients, to our economy and to our society."

"Hunterdon County is very supportive to the future growth potential of the biopharma industry in New Jersey," said Chris Phelan, President of the Hunterdon County Chamber of Commerce. "New Jersey has always had a strong history of great innovation in addition to a statewide ecosystem of the biopharmaceutical industry. It is imperative that we collectively support these efforts to grow our economy."

"The need to support innovation and the opportunity that it represents to New Jersey's economy is critical," said James Barrood, President and CEO, New Jersey Tech Council. "It will be the tipping point of New Jersey's economic future. Recognizing the fact that New Jersey is falling behind other leading ecosystems is the first step in addressing the challenge and seizing the opportunity."

"We believe these proposals are an excellent way to generate economic growth and create jobs in New Jersey," said Ralph Albert Thomas, CEO & Executive Director of the NJ Society of CPAs.

"The Somerset County Business Partnership is a strong proponent of BioNJ's plan to grow New Jersey's biopharma industry, a cornerstone of our economy," said Michael Kerwin, President and CEO of Somerset County Business Partnership. "It is time for New Jersey to start playing offense. The plan's four recommendations will be effective in reestablishing New Jersey's competitive position as the best place in the world for a biopharma

Continued on page 2

President's letter

This year, your Chamber continued its commitment to "create an environment for healthy economic growth," in Hunterdon County and continued to provide superior value for our membership. Your membership and support enables the Chamber to focus on this economic growth for our county, which benefits you, our members.

This past year, the Chamber continued to take a very active role in advocating on a variety of issues that impact all of us in Hunterdon County. Another example is our support of the redevelopment plan for the County seat, Flemington Borough. This will ultimately result in jobs to our local area but most importantly, it will bring confidence back into the commercial real estate market that is so needed today.

The economic impact on a project like this real; new jobs mean more business for our local

professional services, restaurants, shops, etc... All these pieces of the puzzle make for a strong County economy. There are many other examples in which we act as an active advocate for businesses and organizations here, in Hunterdon County and throughout the State.

Here are some other areas that the Chamber is focusing on to stimulate commerce development in our county:

- Representing business interests on a federal, state, county and local level
- Our active support and engagement with Opportunity New Jersey
- Informing members of critical issues worthy of their attention and/or action
- Supplying member services and communication tools that connect business with opportunity
- Connecting individual companies toward specific identified outcomes
- Sponsoring cost effective learning/educational programing for all organizational levels, such as our annual Women's Leadership Summit
- Strengthening our local economy
- Developing community leaders through Leadership Hunterdon
- Maintaining a forum for discussion and action on industry-related issues

As our county faces increased competition, like

the rest of our region and state, the "Business Voice" of Hunterdon County needs to be heard now more than ever. The competition for business will continue and the Chamber is committed to retaining a strong business community and strong economic growth for our membership.

With a membership renewal rate over 86% each year, increased program participation and support from many organizations through sponsorships, your chamber is poised for a strong 2018. However, we do not take any of that for granted. The Chamber recognizes that only healthy members can ensure a successful Hunterdon County Chamber of Commerce and we will do everything we can to help you thrive. An investment check means more than working capital for the organization. It represents an endorsement of the work we have done in the past and a statement of trust in our future direction. The Chamber will work every day to earn that trust.

With best regards,

Christopher J. Phelan
President



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Business News

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Prescription for Growth

Continued from Page 1

company to find talent, innovate, grow and prosper."

"CIANJ endorses the recommendations made by BioNJ because we believe they will facilitate the growth of the life sciences industry in the state," said Anthony Russo, president of the Commerce and Industry Association of New Jersey. "New Jersey needs to become an innovator -- with direct government support, the encouragement of investing in innovation, improved education and training opportunities and dedicated marketing we can reach our potential."

"We have long recognized that the highly innovative businesses like those in the bio-tech industry are critical to the long-term health of New Jersey's economy. To create an environment where such businesses can thrive and create good jobs, we

will need greater cooperation between business, academia and government. The recommendations in this report are a great place to start as the new administration takes office," Michele Siekerka, president and CEO, the New Jersey Business & Industry Association (NJBIA).

Click here to download a copy of BioNJ's white paper. Media coverage on the white paper can be found here.

The Hunterdon County Chamber of Commerce, established in 1916, represents over 600 member organizations with over 15,000 employees. The Chamber serves as the advocate for the Business Community and offers a wide array of initiatives centered on economic & workforce development, leadership and business resources. For more information on the Chamber please visit www.hunterdon-chamber.org or call 908-782-7115.



The Healthy Hunterdon Workforce Initiative announces “Healthiest Business of Hunterdon County”

Healthy Hunterdon Workforce Initiative’s (HHWI), a collaboration between the Hunterdon County Chamber of Commerce and the Partnership for Health hosted their 2018 kick-off breakfast. Dr. Bob Atkins, Director of New Jersey Health Initiatives (NJHI) of the Robert Wood Johnson Foundation, presented “Creating a Culture of Health in the workplace is good business” The HHWI committee announced the 2017 Healthiest Business of Hunterdon County. The decision was based on an essay submission that every business had an opportunity to submit. Prevention Resources, Inc., dedicated to the prevention of alcohol and drug abuse, treatment through education, training, intervention, community awareness, information/referral services, and counseling, earned the title. Jerry Collevchio, COO stated, “We have learned that taking the time to care for ourselves both physically and mentally, doesn’t take a lot of time, and is just as important in our daily planning, as scheduling a work meeting, or taking our kids to a sporting event. Take care of you and you can take better care of others!” Prevention Resources created monthly challenges to get everyone involved. They



embraced the #SmallChangesBigImpact philosophy to make positive changes over time. “Participating in challenges, the camaraderie, fun and yes crazy competition at times was a great way for, co-workers to come together and share the changes they have made. Going to the water cooler one day, to fill up my water bottle I would hear co-workers talking about swapping out a meat protein and replacing with beans, drinking more water, cutting out a snack, parking their car further away to get more steps in, this was amazing to hear, again Small Changes, Big impact, yes this is doable, we can do this!” The Healthy Hunterdon Workforce Initiative’s goal is to continue to maintain and improve the health of our workforce in Hunterdon County so that we will remain economically competitive, grow and prosper. Another goal is to provide and promote the various community resources for healthy living and habits, to create a “Culture of Health” throughout the county. If your company is interested in joining the Healthy Hunterdon Workforce Initiative please call 908-782-7115 or visit <http://www.hunterdon-chamber.org/shownews.asp?newsid=9208>.



Why Don’t You Get Involved with the Hunterdon Healthy Workforce Initiative for 2018! Contact the Chamber Today at 908-782-7115 or info@hunterdon-chamber.org
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Hats Off

Home Instead Senior Care of Hunterdon and Warren Counties is pleased to announce, once again, it has been selected as a “Caring Star of 2018” for in-home care service excellence. In ratings and reviews from family caregivers and cognitively healthy older adults, Home Instead Senior Care earned a 5-star consumer rating (the highest possible score) within the last year, while also having a high volume of positive reviews and meeting other qualifying criteria for this national honor.

“We strive daily to deliver the highest quality in-home care for our clients, and this award helps validate our delivery on that promise,” said Tracy L. Fazzolari, CSA, franchise owner, of Home Instead Senior Care in Hunterdon and Warren Counties.

Unity Bank and its employees have donated a total of \$22,100 to 17 food pantries in New Jersey and Easton, Pa. The funds were donated by Unity Bank employees and matched by the bank as part of a special holiday community service project.

“I am extremely proud of the generosity our employees continue to show in this important community service project,” said Unity Bank President & CEO James A. Hughes. “All of these organizations provide vital services to those in need throughout New Jersey and the Easton area. As a community bank, it is a privilege to be able to support the important work of these food banks.”

Donations of \$1,300 were presented to: Washington Community Food Pantry from Unity’s Washington Branch; FISH Hospitality Program, serving Middlesex, Union, and Somerset Counties, from Middlesex Branch; Flemington Area Food Pantry from Flemington Branch; The Food Bank Network of Somerset County in Bound Brook from North Plainfield Branch; Franklin Township Food Bank from Somerset Branch; Highland Park Community Food Pantry from Highland Park Branch; Home First Interfaith Housing & Family Services of Plainfield from Scotch Plains Branch; Linden Interfaith Network for Community Service from Linden Branch; Open Cupboard Food Pantry of Clinton from Clinton Branch; NORWESCAP Food

Bank of Phillipsburg from Phillipsburg Branch; ProJect of Easton from Forks Township Branch; Readington Area Starfish from Whitehouse Branch; South Plainfield Social Services Holiday Project from South Plainfield Branch; St. James Food Pantry & Soup Kitchen in Edison from Edison Branch; Union Food Pantry from Union Branch; Helping Hands Food Pantry of Hillsdale from Emerson Branch; and Feeding Hands of Somerville from Somerville Branch.

The new, free Harvest S.T.E.M. (Science, Technology, Engineering and Math) Club will teach children about science and other technology fields as

well as engage them in creative science projects that they can take home. Some programs will include: the chemistry behind making slime, making a sturdy popsicle bridge, making a soft landing for an egg drop competition, and learning about chemical reactions. The S.T.E.M. Club will be focusing on a different area of STEM each session and will even have guest speakers from those fields! This fun and interactive approach to learning is sure to get your child excited to learn more about STEM, all while having fun and being creative!

Call Harvest FSC with questions, or to register with Penni Trionfo at 908-237-0465.

5 Ways to Teach Your Children to Give Back This Holiday Season

The holidays can be a wonderful time for families and friends to gather together, sharing memories and gifts. This season can also provide the opportunity to instill the value of giving to others in your child. If you’re a parent, here are some ways you can encourage your kids to become budding philanthropists.

Talk about why you give. Help your child understand the importance of giving to others in need. Talk early and often about why sharing your knowledge, abilities, possessions or wealth matters to you. Instilling a culture of giving in your family is a process, not a one-time event. Remember to embrace the joy of giving, doing your best not to make giving back feel like a homework assignment or chore.

Find causes your child cares about. Your child is more likely to develop a habit of giving back when he or she is passionate about the cause. Start by brainstorming the possibilities of who your child can help, such as their classmates, animals, the homeless, or the environment. Then, encourage him or her to identify what talents to offer in service. Does he love to bake or meet new people? Does she enjoy music or caring for animals? Next, help your child choose one or two charities whose missions reflect his or her interests. Involve older children in the search and vetting process, teaching them how to have confidence that a charity is doing its best to help the cause.

Give and volunteer together. When your children see you volunteering your time, talent and treasure, they see your values at work. Find ways to involve your children in your own giving. With the holiday season in full swing, consider volunteering or purchasing gifts for another family together. Your children will learn first-hand how

rewarding giving to others can feel, and you’ll have the bonus of creating family memories to cherish, too.

Encourage disciplined saving. Kids need to learn how to manage their own money in order to become responsible givers as they grow older. When your children get an allowance, or otherwise receive money, they can practice making responsible choices. Introduce the idea of “save, share and spend” — setting aside a portion of their money for the future, a portion to help others and a portion for fun spending.

Create a family foundation. Consider establishing a foundation to fund causes you care about. Formalizing your giving in this way creates ongoing opportunities for you and your children to make a lasting impact on the community. Talk to your financial advisor for advice regarding establishing a foundation and leaving a legacy of service to the next generation.

Michelle L. Heide, CFP®, CRPC®, BFA®, is a Private Wealth Advisor with Ameriprise Financial Services, Inc. in Annandale, NJ. Michelle specializes in fee-based financial planning and asset management strategies and has been in practice for 25 years. You may contact Michelle at 908-713-4903. Michelle’s office is located at 16 Leigh St. Units 1B & 1C, Clinton, NJ 08809.

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File #1947177 (Approved until 12/2019)

The Chamber is Looking for Volunteers

The Hunterdon County Chamber of Commerce is presently looking for volunteers to help out during upcoming events. From planning to day of event details, there are so many ways to assist and contribute. Here are few events in which you can be a part of:

- Hunterdon Community Day
- Membership Committee
- Business Expo
- Hunterdon Holiday Parade & Much More....

For more details, please contact the Chamber at: 908-782-7115



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Hats Off

Wise Re-elected as RVCC Board Chair

Robert P. Wise of Clinton Township has been re-elected as the Chair of the Raritan Valley Community College (RVCC) Board of Trustees. The Chair was re-elected to a one-year term during the Board's reorganization meeting, held December 5 at the College's Branchburg campus.

Caren Bateman of Readington was chosen to serve as the Vice Chair from Hunterdon County, and Tracy DiFrancesco Zaikov of Watchung was chosen to continue serving as the Vice Chair from Somerset County. The terms for Vice Chairs are for one



Robert Wise

Raritan Valley Community College's main campus is located at 118 Lamington Road in Branchburg, NJ. Serving Somerset and Hunterdon County residents for close to 50 years, RVCC is an educational and cultural center that is nationally recognized for its innovative programming, service to the community and environmental leadership. The College offers more than 90 associate degrees and certificates, as well as career training, professional development, and adult and youth personal enrichment courses. The College also has a performing arts center and planetarium.

year.

The Board of Trustees is responsible for the overall planning and policymaking for the College.

RVCC is committed to offering a quality and affordable education through effective teaching, liaisons with the community's businesses, and state-of-the-art technology. For further information, visit www.raritanval.edu.



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Contact: Todd Spidare

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Stephanie Torlish

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The Weidel Clinton office, serving Hunterdon and Warren County, is surrounded by charming, historic homes, condos, townhomes, new construction, horse farms and estates. Distinguished with a walkable downtown area and a unique blend of small businesses, locally owned shops, restaurants, museums and parks, Clinton, NJ truly has it all. Additionally, the commute to Philadelphia and New York City from Clinton is only an hour away, which is a great choice for those looking for easy travel into the city. Ready to fall in love with this beautiful countryside? The Weidel Clinton team is fully dedicated to servicing your needs throughout the entire buying or selling process.

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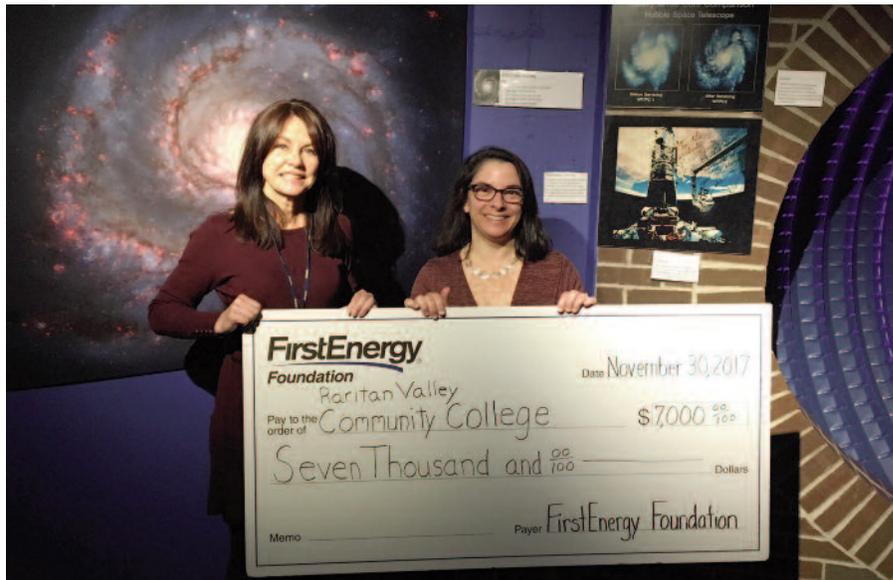
Hats Off

FirstEnergy Foundation Grant to Benefit RVCC Planetarium

The Raritan Valley Community College Foundation has received a \$7,000 grant from the FirstEnergy Foundation to support new programming at the RVCC Planetarium.

The grant will enable the Planetarium to purchase the digital program Astronaut: The Greatest Endeavor Ever Undertaken, a show designed for audiences ages middle school to adults, covering topics in astronomy, biology, and technology. The new program will be available for public screenings in summer 2018.

"The Planetarium is grateful for the FirstEnergy Foundation's support in promoting STEM in an informal educational setting, outside of the typical classroom experience. The generous donation also will enable us to acquire a new planetarium program that addresses not only astronomy topics, but life sciences as well," said Amie Gallagher, RVCC Planetarium Director.



Jackie Espinoza, JCP&L Area Manager, left, presents a check from the FirstEnergy Foundation to Raritan Valley Community College Planetarium Director, Amie Gallagher. The funds will enable the Planetarium to purchase a new digital program.

The RVCC Foundation is the fundraising arm of RVCC and forges partnerships with individual donors, other foundations, businesses and corporations to raise funds

for scholarships. It also supports the College as a center of intellectual thought, cultural vibrancy, personal enrichment and an engine for economic growth.

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For more details, please call: 908-782-7115

The vision of Leadership Hunterdon is to transform people to become trustees of our communities, to become leadership resources and work for the betterment of Hunterdon County.

chamber happenings



Thank you to our Women's Business Forum who held a great event last night at Grape Finale Hands-On Winery. There was a panel discussion of three very successful business owners, Amy DiPaolo, President of Independence Elevator in Clinton, Rosanne DeTorres, Esq of DeTorres & DeGeorge, LLC in Flemington and Morris County and Lisa van den Woldenberg owner of Grape Finale Hands-On Winery. Their insights and willingness to share their entrepreneurial stories, challenges and successes was truly inspirational!

Thank you as well to Michelle Herman Heide, of Patton, Heide & Associates and Chair of the Hunterdon County Chamber of Commerce and Colleen Duerr of Family Promise of Hunterdon County, Inc. who was our moderator.



Are You Too Busy for Business?

Ever heard the saying, “If you need something done, give it to a busy person.”?

While that may work for errands, many business owners are finding they're too busy for business anymore. Small business has changed a lot over the past decade and the demands on a business owner's time have multiplied like rabbits.

Businesses must now connect with buyers offline and on through:

- Blogging
- Videos
- Creating and providing helpful content
- Tying different forms of content aimed at conversion into the appropriate level of the sales funnel
- Maintaining a fan page and/or multiple social media profiles
- Publishing on thought leader and niche social sites like Medium, Quora, and LinkedIn publishing
- Analyzing your analytics
- Tweaking all of this knowledge and know-how each time a platform changes or rolls out a new feature, and keeping up with new technology WHEW! And that doesn't even include taking your marketing to the next level through drip campaigns, newsletters, and building your list. Hopefully you have someone who helps you with all this, a marketing person or partner, but many small business people don't.

These activities all increase your know, like, and trust with your customers or clients. People do business with people they've established a connection with through these aspects. The list of tasks provided above contains essential marketing practices and to avoid them, or refuse to do them, is akin to ignoring your phone.

But while you may feel too busy to do these things, you must ask yourself are you busy for business or too busy to do business?

The Difference Between Good Busy and Bad Busy

Good busy relates to customers. You have lots of people buying from you. You're processing so many orders and credit cards you don't have time to breathe. This is good busy.

You spend all morning on social media but not posting or interacting, just scurrying down one rabbit hole after another. You've spent time on social media and have been occupied all morning, leaving less time for other business activities, but you've accomplished nothing. This is bad busy.

The problem with being busy – good or bad – is that it's exhausting. If it's in service to your customer's or clients, that's beneficial to your business. If it's helping you to establish know, like, and trust, the fatigue is worth it. But social media and digital marketing are not like a treadmill. You don't get points for just getting on it and moving. You need it to go somewhere. Being busy doesn't equal being productive and reaching your business goals.

How to Change a Busy Activity into Business

As a business owner you need to ensure your busy is productive. To do this, have concrete goals in mind. Goals need to be:

- Realistic
- Measurable
- Time sensitive
- Specific

“Busy” should always accompany its friend “productive.” This means your goal needs to be tied into your business strategy. A goal is not to “get” on social media. Even if you tailor that goal to follow the rules

above, it's all busy work if it doesn't tie into what you are trying to accomplish for your business. If regular social media posting is your goal, you need to understand not only the how but the why behind your actions. What are you trying to accomplish? More sales? More

visitors to your site? Better quality employees? These are all different goals.

Analyze Your Efforts Often

The best way to avoid unproductive busy-ness is by reviewing your efforts often. Tie your goals into your strategy and ensure you are accomplishing what you'd like by analyzing the results (at least quarterly).



We all have the same 24-hour days, yet some business owners are able to accomplish a lot more of their revenue goals than others. Some of that is luck, and a sexy product or service, but in today's digital marketing a lot of success depends upon building worthwhile relationships and getting off of that unproductive treadmill of doing the work but not going anywhere. It's not performing the action that will get you there but streamlining your efforts, and continually pointing yourself in the direction of where you want to go.

Image via Graphic Stock

Christina R. Green teaches small businesses, chambers and associations how to connect through content. Her articles have appeared in the Midwest Society of Association Executives' Magazine, NTEN.org, AssociationTech, and Socialfish. She is a regular blogger at Frankjkenny.com and the Event Manager Blog.

She's a bookish writer on a quest to bring great storytelling to organizations everywhere.

Did You Know?

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Financial Services; Wealth Management

Continued on next page

tax tidbits *The 2017 Tax Cut & Jobs Act*

The 2017 Tax Cut and Jobs Act was enacted on December 22, 2017.

This Act was the most comprehensive Federal tax change since 1986, affecting individuals and all types of business entities, both large and small. With limited exceptions, the Act's provisions start with the 2018 tax year.

Some highlights of the Act include:

- Lowering the top individual tax rate from 39.6% to 37%, and all other tax rates have been decreased.
- Personal exemptions are repealed.
- Doubling the standard deduction, while limiting or eliminating many itemized deductions, and eliminating the personal exemption.
- All itemized deductions that were subject to the 2% adjusted gross income threshold have been repealed.
- Child tax credit has been expanded.
- Increasing the Alternative Minimum Tax (AMT) exclusion for individuals.
- Section 529 plans will be expanded to include to pay

elementary and secondary school tuition.

- Doubling the lifetime gift and estate tax exclusion.
- Lowering the top corporate tax rate from 35% to 21%.
- Expenses paid for entertainment activities, membership dues, and transportation and commuting expenses of employees will no longer be deductible.
- For manufacturers, the domestic production activities deduction (DPAD) for expenses related to the production of items made in the U.S. has been repealed.
- Expanding immediate write-off of equipment purchases for businesses.
- A complex 20% deduction for net income for pass-through businesses (sole proprietors, LLC's, and S corporations).
- Corporations with foreign subsidiaries must pay a tax (reduced rate) on their previously undistributed foreign earnings. Going forward, these corporations will not be taxed on their foreign subsidiary income.
- The corporate alternative minimum tax (AMT) has been repealed.
- Manufacturing businesses will no



longer be able to deduct 9% of their net manufacturing income of items produced in the U.S.

The new tax bill is very complex and lengthy. As a result, you may need professional advice for your individual or business tax situation for 2018 and subsequent years. If you have any questions, please contact Andrew Ross, CPA of BKC, CPAs, PC at adr@bkc-cpa.com or 908-782-7900 x113. Visit our blog at [visit us at www.bkc-cpa.com](http://www.bkc-cpa.com).

This tax tidbit was provided by



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