

Business News



July 2018

Volume 43, No 7



2018 Leadership Hunterdon Class Graduates



The following are the remarks made the evening of the Graduation program of Leadership Hunterdon this past June.

Good evening Everyone,
Thank you so much for coming tonight. I am honored to stand before you as a graduating member of the Leadership Hunterdon Class of 2018.

My name is Justin Grand, Senior Director of Member Engagement & Wellness at the Hunterdon County YMCA. I am proud to be the first member of the Y to participate in this exclusive honor of Leadership Hunterdon. I want to thank Bruce Black, President & CEO, and Frank Barlow, COO, from the Y for recognizing the importance of my ongoing leadership development and investing in me to be a long-term resource to our shared community. That's who I am. But every word spoken from here on out will be about the Team, our experiences, our development, and our most sincere appreciation and gratitude for the journey Chris Phelan, Suzanne Lagay, and everyone who has supported us through the Hunterdon County Chamber of Commerce and of course the Foundation. I also want to thank every host and presenter we've had the privilege to meet with during our Program Days over the last 10 months. You have awarded us with so much knowledge and learnings, and our experience wouldn't be what it was without all of you. And most importantly, I want to thank you all here in attendance tonight for sitting in with us and joining the most recent Leadership Hunterdon graduation class. It took much more than the 8 folks in our

Continued on Page 8

UNICOM® Corporation to Acquire Property Located at Whitehouse Station, New Jersey

Premier IT Real Estate in NY/NJ Area to be Cornerstone of UNICOM's Operations

UNICOM Corporation, a division of UNICOM Global ("UNICOM"), has announced that it has signed an agreement with Merck Sharpe & Dohme Corporation ("Merck") to purchase the Merck property at Whitehouse Station, in the Township of Readington, NJ. The Class-A office buildings, totaling approximately 1.24 million square feet, are located on 1,100 acres of park-like grounds. The acquisition is expected to close in October 2018, and post-acquisition, the property will be renamed "UNICOM Science and Technology Park". Terms of the transaction were not disclosed.

"UNICOM is very excited to acquire this world-class IT Real Estate property as our Regional Headquarters for the New York and New Jersey region" said Mr. Corry Hong, Founder, President and CEO of UNICOM. "Our commitment to expand and extend our IT Real Estate portfolio and our services for industry leaders, especially those in the Banking, Insurance, Technology, Telecom, Pharmaceutical and BioTech sectors, is reflected in this investment."

The acquisition of this premier property is the latest demonstration of UNICOM's willingness to invest in the future of our country, and will be another cornerstone of UNICOM's work in the region and throughout the Boston to Washington DC corridor.

Prosperity AT THE MILL

Thursday, August 30, 2018

5:30 PM - 7:30 PM EST

Red Mill Museum Village, Inc.

Prosperity by the Red Mill - August Chamber Card Club

Come enjoy an evening on the terrace at the Red Mill of Clinton while connecting with local businesses. Food, live music and tabletop displays will be the focus of this event!

Table space is still available and must be prepaid. All organizations registering to participate in this event must provide their own table and chairs. Supporting sponsorship opportunities still available!



Business News

is a publication of the Hunterdon County Chamber of Commerce ©2018

Christopher J. Phelan, editor
Amanda Dos Santos, layout and design
Good Impressions, printer

For information
contact us by phone:
908-782-7115
fax: 908-782-7283

to advertise call 908-735-7309
e-mail: info@hunterdon-chamber.org
Website: www.hunterdonchamber.org

Hunterdon County Chamber of Commerce
119 Main Street
Flemington, NJ 08822



Booth Sales Open for the Chamber's 30th Expo & Food Showcase

*This Year's Theme
"Buy Local, Buy Hunterdon"*

The date has been set for the 30th Hunterdon County Business Expo & Food Showcase, presented by PNC Bank and by the Hunterdon County Chamber of Commerce for Thursday, November 8, 2018. The Expo will run from 2:00 p.m. to 7:00 p.m. at the, newly renovated, Nex Level Arena on Case Boulevard in Flemington. A continuous and convenient shuttle service will run from the J.P. Case Middle School. This year's event, which is free and open to the public, will feature over 130 businesses, showcasing the unique qualities that make Hunterdon a great place to shop, work and do business.

While initial booth sales have been brisk, there is still room for businesses looking to meet consumers, and other businesses, thanks to the larger venue provided by Nex Level Arena. The Hunterdon Chamber welcomes all businesses to participate in the Expo. Booths are available at a range of highly affordable rates and can be booked by calling the Chamber at 908-782-7115 or visiting their website Hunterdon-Chamber.org.

The Food Showcase and will be returning this year. The

Continued on Page 4

WANTED
Scrap Gold • Coins • American & Foreign • Gold & Silver Paper Money • Old Jewelry Estates • Collections

RAAB COINS
56 Main Street, Flemington, NJ
Randy Block
1-800-819-9875
Tues.-Fri. 10am-5pm
Sat. 10-3



MARIJUANA SUMMIT

THE COST OF CANNABIS IN BUSINESS

Today's marijuana is not the "Woodstock Weed" baby boomers may remember – their marijuana THC levels averaged around 1% compared to today's THC levels which average dangerously around 20% and THC oils and concentrates as potent as 90% (SCC, 2018). To address these trends, community leaders joined forces to present the 2018 Marijuana Prevention Summit at Copper Hill Country Club on May 17, 2018. The Safe Communities Coalition of Hunterdon County, OneVoice, Prevention Resources, Inc., Hunterdon County Prosecutor's Office and the Hunterdon County Chamber of Commerce hosted prominent community members, business owners, faith leaders local officials and law enforcement to learn about true costs of cannabis- business costs and social costs. Lesley Gabel, Co-CEO, Prevention Resources and the Project Director for the Safe Communities Coalition indicated attendees were provided newly created Frequently Asked Question guide on Marijuana to provide answers to some of the misconceptions some may have on Marijuana. To see more details of the guide please visit <http://www.safecoalition.org/2018-06-21-marijuana-frequently-asked-questions>.

"The Summit provided great insight and understanding into the dangers and consequences of marijuana abuse. We as a society should take great care to learn all we can about marijuana in all of its various forms before sanctioning it as acceptable" recapped Hunterdon County Prosecutor Anthony Kearns.



This event featured keynote speaker, Kevin A. Sabet, Ph.D., President of SAM, Smart Approaches to Marijuana, a science-based policy organization. Dr. Sabet is also a highly regarded author, consultant, advisor to three U.S. presidential administrations, and assistant professor.

Dr. Sabet touched on several frequently asked questions about cannabis and the dangers surrounding the "new and improved" marijuana. Dr. Sabet also highlighted the effects marijuana use has on businesses – higher absenteeism, injuries, increased accident rates and insurance rates, all correlating to a higher cost of

doing business.

Dr. Sabet also highlighted the effects that recreational marijuana has had on Colorado and the attention the New York Times and CNN has been giving the problems there. The social costs of marijuana are showing up (and up and up) in hospitalization rates, the speaker also noted that ED visits have increased among children due the vibrant colors on the packaging of edible marijuana products. Dr. Sabet said, "Marijuana legalization has been incredibly damaging in legalized states. For example, a Colorado construction company was forced to hire out-of-state workers because too many Coloradans were failing drug tests. The simple fact is, marijuana legalization has been a failed experiment that New Jersey must learn from".

Chris Phelan, President of the Hunterdon County Chamber of Commerce summed up the event, "the Hunterdon County Chamber of Commerce is proud to partner with Prevention Resources and Anthony Kearns, Hunterdon County Prosecutor on this important issue facing our community. Business needs to understand this issue and the program provided useful information on the potential implications to businesses, employees and our County". Prevention Resources believes it is important to share this message with our community and support our local officials in keeping our communities safe but most of all, showing our community that prevention is the answer.

About the Safe Communities Coalition: The goal of the Safe Communities Coalition is to live in a safe and healthy community by eliminating drug use, underage drinking and prescription drug abuse. Through wide-spread community collaboration, environmental change, and community education in Hunterdon and Somerset counties, the Safe Communities Coalition will address areas of concern including, but not limited to, reducing Rx drug abuse across the lifespan, underage drinking, tobacco, marijuana, heroin, and other drug use. For more information on the Coalition, visit our website at www.safecoalition.org or follow us on Facebook at www.facebook.com/SafeCommunitiesCoalition, Twitter @safe_coalition or Instagram at safe_coalition



HUNTERDON COUNTY CHAMBER OF COMMERCE BOARD OF DIRECTORS

PRESIDENT, CEO
Christopher J. Phelan

OFFICERS

Chair

Michelle L. Heide, CFP®, CRPC®
Patton, Heide & Associates

1st Vice Chairman
Jeffrey Weinstein
Hunterdon Healthcare, LLC

2nd Vice Chairman
Mary Melfi
County Clerk

Secretary
Christopher J. Phelan
Hunterdon County Chamber of Commerce

Treasurer
DJ Wright
Wright & Ford Funeral Home and Cremation Services

Ana P. Galietta
ExxonMobil Research & Engineering Company

Legal Counsel
Nicholas Pellitta, Esq.
Norris, McLaughlin & Marcus, P.A.

Advocacy Chair
William Flahive, Esq.
Law Office of William P. Flahive, L.L.C.

Advancing Hunterdon Chair
Jim Robinson
Coldwell Banker

Chairman Emeritus
Donald Pinner
Hunterdon Healthcare System

DIRECTORS

Jacki Belin
Raritan Valley Community College

Robert Benjamin
STARMIS Corporation

Andrea Bishop
PNC Bank

Bruce Black
Hunterdon County YMCA

Joseph Carducci, CPA
Bedard, Kurowicki & Co., CPA's

Richard Hall
CenturyLink

Jim Gano
Crown Trophy

Suzanne Lagay
Hunterdon County Board of Chosen Freeholders

Kim Metz
Hunterdon County Polytech

Ryan Reep
Chick-fil-A

Stan Prater
Jersey Central Power & Light

Business Expo

Continued from Page 2



popular showcase will take place from 5:00 p.m. to 7:00 p.m. and will feature Hunterdon eateries serving free samples. A limited amount of booths are available for restaurants who would like to participate in the showcase. As always sponsors play a major role in helping the Hunterdon County Business Expo and Food Showcase come together. PNC Bank has returned as a presenting sponsor this year. If businesses are interested in one of these exclusive spots, they should contact the Chamber. More information about the 30th Hunterdon County Business Expo & Food Showcase can be found at the website of the Hunterdon County Chamber of Commerce, hunterdonchamber.org, or by calling (908) 782-7115.

Thank you to our Additional Sponsors



REGIONAL PERSONNEL



Recruiting
the Best
Local
Talent

**ONLY Staffing/Recruiting Firm
Located in Hunterdon County**

908 534-8113 | www.regionalpersonnel.com

How Women Can Overcome Four Financial Challenges

For women today, life can be a balancing act between family, career and personal obligations. At the same time, women often face unique challenges when it comes to managing their finances. If you are a woman working to build your financial confidence today and tomorrow, understanding key challenges is the first step to overcoming them.

Challenge #1 – The income gap

According to the Bureau of Labor Statistics, median weekly earnings for women age 16 and older was 82 percent of the amount earned by men in the same age group.¹ This earnings disadvantage can affect how women manage living expenses and long-term goals like retirement or saving for a child's college tuition.

How to overcome the income gap

You can help close the gap in several ways. First, keep informed of salary trends for your industry, role and job experience, and use the knowledge to negotiate your future compensation. Second, take full advantage of your workplace benefits – both financial (e.g. stock options, retirement plans) and nonfinancial (e.g. fitness center, onsite healthcare). Aim to set aside 10-15 percent of your income in your retirement plan – or at least enough to capture the matching contribution offered by your employer, if applicable. And third, invest wisely according to your risk tolerance and time horizon. Diversifying your investments and staying invested over time can help you achieve your long-term objectives.

Challenge #2 – The likelihood of a longer retirement

According to the National Center for Health Statistics, life expectancy for U.S. women exceeds that of men by five years (81.1 years for women vs. 76.1 years for men as of 2016).² While five years may not seem like much, rising inflation and healthcare costs may require retirees to save more to cover expenses in retirement.

How to plan for longevity

Life expectancy trends serve as a reminder to pay yourself first. Commit to saving part of each paycheck, even if it's only a modest amount to start, as well as any windfalls you receive (e.g. tax refunds, bonuses, commissions). If you're near retirement, carefully select the timing of when you, or your spouse if you're married, begin claiming Social Security benefits. Your monthly benefit increases with time, which can be an important piece of your retirement paycheck.

Challenge #3 – Balancing multiple priorities

Life can be a juggling act for many women who are balancing their career with raising children or caring for an aging parent. It is also not unusual to see women take the lead on caring for aging parents or other family members. Such significant commitments can limit the time that can be devoted to pursuing career goals and making sure financial plans are on track.

How to balance multiple priorities

Decide what your collective financial goals are, and determine a process for saving,

paying bills and handling other financial tasks. Good communication about your priorities can help alleviate pain points and anticipate future expenses. If you have children, it's never too early to start saving for their college tuition. That said, it's important to prioritize preparing for your own retirement first. Remember, your child could have scholarships and loans to help with college expenses. The same options are not available for your retirement. Consider creating a plan that will help you make meaningful progress toward both goals.

Challenge #4 – Coping with major life changes

No matter how carefully you plan your life, you will experience occasional curveballs. For example, divorce can create a situation where income that formerly supported one household must now be split between two. The death of a spouse can have a dramatic financial impact on the future income of your family. Other unanticipated events can also have financial considerations.

How to plan for uncertainty

Building up your liquid savings is a great place to start. Having adequate savings can give you the flexibility to respond to changing circumstances quickly. Additionally, evaluate your insurance policies to ensure you have the proper protection in key areas, including life, health, disability, and long-term care. If you've experienced divorce or widowhood, update the beneficiaries on each of your accounts to reflect your wishes.

Start planning today

It's easy to let financial planning take a back seat to family, career and other demands. Consider partnering with a financial advisor who can help you navigate the unique challenges and goals you have. Know that whatever your current circumstances, diligent planning, saving and investing can help you reach your financial goals.

1 U.S. Department of Labor, Bureau of Labor Statistics, "Women's and men's earnings by age in 2016," August 25, 2017.

2 Kenneth D. Kochanek, Sherry L. Murphy, Jiaquan Xu, Elizabeth Arias, "Mortality in the United States, 2016," National Center for Health Statistics Data Brief, No. 293, December 2017.

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.

Before you purchase insurance, be sure to consider the policy's features, benefits and fees, and whether it is appropriate for you, based on your financial situation and objectives.

Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser.

*Ameriprise Financial Services, Inc. Member FINRA and SIPC.
© 2018 Ameriprise Financial, Inc. All rights reserved.*

chamber happenings



Chris Ondrak of Gilded Lilly Florist, recently addressed the Healthy Hunterdon Workforce Champion meeting on the powerful influence of fresh cut flowers in the office by reducing stress and increasing productivity.

Full Service Printing, Copying & Mailing

gi PRINTING
COPYING & MAILING
good impressions



325 W. Washington Ave
Washington, NJ 07882
908-689-3071

www.good-impressions.com



3-D Digital

BREMS IMAGING
CENTER

1 Dogwood Drive, Annandale, NJ 08801
908.237.5395
www.hunterdonradiology.com

Hunterdon
Radiological
Associates, P.A.

acr ACCREDITED FACILITY

Bone Dexa Multi-Slice CT Scan Digital Mammography w/CAD Ultrasound Digital X-ray

Would you like to develop your leadership skills?

Would you like to meet key business, education & non-profit leadership?

Check the Chamber Website for Upcoming Information Sessions



We are now accepting applications for our 2019 Leadership Hunterdon Program

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.



Develop the business relationships that can improve your bottom line. Network, exchange business cards and present your business to other Chamber members.

Admission is included in your Chamber membership.

Leads Exchange North

Date: Wednesday, August 1st

**Time: 7:45 AM registration
8:00 - 9:00 AM program**



Holiday Inn

111 West Main Street
Clinton, NJ



Led by
Tom Fitzgerald

Leads Exchange Central

Date: Wednesday, August 15th

**Time: 7:45 AM registration
8:00 - 9:00 AM program**



14-B Royal Road
Flemington, NJ



Led by
Judy Gold



The Hunterdon Chamber Annual Golf Classic is Teeing Off on October 2nd

The Hunterdon County Chamber of Commerce is very excited to be hosting their Annual Golf Classic on Tuesday, October 2nd at Heron Glen located in Raritan Township, NJ. This is a great way for our membership to come together, conduct business and strengthen their business relationships. Check in is at 8:30 am with a light breakfast and a shotgun start at 10:00 am. The format is a scramble with a twist and the winning foursome will claim the Hunterdon Cup! The outing includes a networking luncheon, silent auction, and announcement of the winning foursome.

Golfers may participate in foursomes or as individuals. Per golfer Chamber member rates are \$185 and general admission rates are \$225. Foursome Chamber member rates are \$700 and general admission rates are \$800. Companies and individuals can also participate by donating a door prize or by participating as a sponsor. Tee Sponsorships are available for \$50 each or two for \$75 and Green Sponsorships are available at \$150 to have your company logo printed on a course flag.

"The Chamber is proud to host an Annual Golf Classic that brings together businesses throughout our county and showcases one of our member courses," Chris Phelan, Chamber President said. "I really want to thank all of our

sponsors and committee members who make this outing always a success," he concluded.

NOT A GOLFER? NOT A PROBLEM! Join us for the Networking Luncheon after the Golf Classic. Luncheon Only Tickets are \$35 for Members and \$45 for General Admission.

For further information or to pre-register, contact the Hunterdon County Chamber of Commerce by Phone: 908-782-7115, Fax: 908-782-7283 or online at www.hunterdon-chamber.org.



WHEN: October 2, 2018

**WHERE: Heron Glen
Golf Course
Raritan Twp.**

**TIME: 8:30am
Registration
10:00am
Shotgun start**

PRESENTING SPONSOR



**Would you like to be
on the radio?**

Whether you would like to be a host, advertiser, or guest-- *Hunterdon Chamber Radio* provides some excellent marketing opportunities for local businesses.

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



Leadership Hunterdon

Continued from Page 1

Class to succeed – it took you and I appreciate every sacrifice you all have made, both as professionals, partners, family, and friends of ours.

I want to announce and recognize members of the Class of 2018, as well as trying my best to quantify 10 months' worth of valuable experiences that paint a very positive picture about them and who they are as true leaders: Jamie Capezzutto – Hunterdon Prepatory School. Jamie is the most hungry, committed, passionate go-getter I've had the privilege to work with. She will only take care of you and others first before herself. The most selfless member of our Team.

Jessica Dispensa – Bedard Kurowicki and Co. I may have unofficially mentioned this at the Annual Chamber Dinner, but I'm so proud to call Jessica our true leader. I know the team would unanimously agree. Look no further for the engine that made this ship run; it was Jessica. You are a leader, a tactician, and a difference maker.

Janet Dunne – RVCC Foundation. Janet is someone who I have an unbelievable amount of respect for. During long program days, or times of stress while working towards our Class Project, Janet was the one individual I could lean on to share my endurance sport updates and who would be just as interested in listening! It takes a patient leader with a steadfast and positive smile to quickly build a following; and that's Janet.

David Harkness – Hunterdon Healthcare. David, you may recall that you and I were first two in our class to arrive at the Lambertville Station Inn Day 1. You walked right over, shook my hand, and seemingly already knew who I was. Talk about always being prepared. Over the past 10 month's we've developed a bond that I know will last. I appreciate your professionalism, your humor, your support, and your wisdom.

Shawna Mehall – Hunterdon Healthcare Partners. What can I say about Shawna? Talk about on time, ready to go, each and every time. Highly organized, attention to detail. Shawna choreographed much of our learnings and findings for our Class Project and tirelessly organized our group of 8's thoughts into what we believe is a beautiful piece. Under Shawna's leadership, we didn't just interview many stakeholders for our Project with questions; Shawna is the one who is asking the right questions.

Carolyn Sepkowski – Northfield Bank. To know Carolyn is to love Carolyn. It continues to amaze me how well connected she is wherever we go, and how well respected she is. On top of that, Carolyn's leadership style is one that amazes me. True to herself, confident, and so sure of what good looks like. As I continue to grow and learn from many styles, I look up to Carolyn for full confidence and ownership.

And Jennifer Winberry – Hunterdon County Library. I can't speak enough about the good of an individual more than I can about Jennifer. I'm proud to see how much Jennifer, like me, has grown over these past 10 months, taken charge, and excelled into our deep dive of discovering new meanings of leadership altogether. They say credibility comes from experience; Jennifer if a fact finder, genuine, and someone I now call a true friend.

10 months ago, our group came together where we first learned about one another. That was the easy part. But we then took the next step by putting our leadership styles under a microscope and learning about our true selves, and more significantly, about each other's style as it relates to effective

leadership as a whole. We learned about the DISC Model, a behavior assessment tool centered on four different behavioral traits: Dominance, Inducement, Submission, and Compliance. Chris & Suzanne have said every Class is unique in of itself, and vastly different from one another. The exciting part was learning about where we fall in the DISC Model and how to operate with others having different styles.

The challenging part, in time as we would discover, was how to work as a Team and coexist as one group representing many different styles and behavioral traits. To make it even more challenging, we all scored in the I-Style - social, talkative, open, enthusiastic, positive, and persuasive. They say a well-rounded Team represents traits of all categories – but we all fell into 1! My heart goes out to Chris & Suzanne – that's no different than having 8 twins! But over the course of monthly program days and countless hours working on our Class Project, we found one leadership trait in common that stands out the most to us: support for one another for the betterment of each other. Once a month, our Class of 2018 took deep dives into our County workings, going behind the scenes of Hunterdon's legal system, County Govt., economic and educational systems, agriculture, health, entrepreneurship, small and large business, and safety – among many other topics. We can spend countless hours going forward recapping what we learned and the partnerships we've gained – but the most important point I want to drive home is the takeaway and learning that we are no different than the many folks we were fortunate to learn from. We have a tremendous gift in our own way. Leadership takes practice. It is work. It is a craft. It is intentional, and we have our flaws. But we also have our plan, and that comes from a passion within. And we so look forward to contributing as community stakeholders as hosts for future Classes in years to come. I suppose it's by nature of the Leadership Hunterdon Program, or maybe it's the collection of talent Chris & Suzanne compiled, but Hunterdon County is now that much smaller. 437 square miles of space once seemed so vast, but we are all connected and all in support of one another. Before entering Leadership Hunterdon, we were overwhelmed with negative data: aging population, shrinking schools, vacant commercial



space. These may be true. But Leadership Hunterdon has reinforced our commitment to Hunterdon County, its businesses and its professionals, and we are here to stay. I am sure this was the goal, but our Team of 8 is charged with supporting all of you in the room with sustaining and elevating Hunterdon. So what are our next steps after graduating tonight? We have to advocate for this great program. Whether it's to join a community board, volunteer, recruit future Leadership Hunterdon participants, the sky is the limit. It's up to us to continue to pass the torch for this prestigious program and continue to fine tune, develop, nurture and grow our future Hunterdon leaders. Whether that be through mentorship or getting our hands dirty, I am so honored to stand before you and speak about our growth and our hunger to continue to make Hunterdon succeed. I take tremendous pride in sharing with you that while the learning never ends, Leadership Hunterdon has helped us want to be a teacher all the while remaining students of the game.

Lastly, I mentioned a little bit about our Leadership Hunterdon Project. We were charged with researching and developing a Business and Marketing Plan for the Unity Bank Center for Business & Entrepreneurship. While far from complete, we know that our hard work will finally pay off during the much anticipated ribbon-cutting ceremony of the Center. This Center will undoubtedly grow our existing business community and attract new industries and entrepreneurial growth through its many programs to come, providing future economic growth and prosperity for all of Hunterdon County.

I leave you tonight with one ask. Take a look around your table, or maybe back at your workplace. Or even, someone that you've met in our community circle who you know would deserve to thrive in a program like Leadership Hunterdon. The learning never ends for any of us, so let tonight be the start of recruiting for the future classes of Leadership Hunterdon and growing the future of our community. Thank you Chris, thank you Suzanne, thank you to the Foundation, my wife Denise for championing and supporting me, and of course thank you to our Class of 2018 for making the Leadership Hunterdon experience the most worthwhile for all of us.

hats off

Provident Bank was recently honored with the 2018 Financial Capability Innovation Award, presented by the nation's leading technology innovator, EVERFI, Inc. The award recognizes Provident's significant efforts to improve the financial capability of Americans through unique digital learning initiatives. The bank has partnered with EVERFI to bring Provident's Becoming Financially Fit (BFF) program to local students at no cost to schools or taxpayers, and has reached more than 11,200 students since 2012. The web-based program uses the latest in simulation and gaming technologies to bring complex financial concepts to life for today's digital generation.

For the fifth consecutive quarter, **Unity Bank** has received the prestigious "5-Star Rating" from Bauer Financial, Inc., the nation's leading independent bank and credit union rating and research firm. The 5-Star rating is the highest ranking the banking industry research firm can assign a financial institution. The Bauer Financial star rating is based on a wide range of data points including, but not limited to: capital adequacy, profitability/loss trend, evaluating the level of delinquent loans, charge-offs and reposessed assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, Community Reinvestment Act (CRA) rating, historical data and liquidity. Like Bauer, regulators agree that smaller institutions "are often better positioned than larger institutions to understand and quantify local real estate market values since they serve a smaller, more defined market area." – Federal Register, June 9, 2018. "It makes perfect sense; local people who know the area are making local decisions based on that knowledge," said Bauer Financial President Karen L. Dorway. "Community banks like Unity Bank are banking on a better future together with their community."

Franchise Owner, Tracy Fazzolari, celebrated her 10th Anniversary as the owner of the **Home Instead Senior Care** Franchise in Hunterdon and Warren Counties. Their families live and work in these counties so they're invested in their community on a very personal level. Home Instead Senior Care was also voted by Forbes as 2017's America's Best Large Employer and received the Caring.com 2017 and 2018 Caring Star Award for one of the top-rated in-home care agencies in the nation. They are also accredited by The National Institute for Home Care (NIHCA). Tracy is a voting member of the Home Care Association of America (HCAOA). In addition, Tracy is a member of the Home Health Services and Staffing Association of New Jersey (HHSSA) and

holds a Notary Public Commission for the State of New Jersey. She is also a member of BW Nice, a women's professional organization dedicated to raising awareness and funds for victims of domestic violence.

Students at **Hunterdon County Polytech** constructed 40 Adirondack chairs they've built for a community art and "creative place-making" project that will result in colorful conversation areas in Flemington this summer. The chairs are part of the "Let's Sit Together" program initiated by **Flemington Community Partnership** to entice more people to visit the borough and enjoy all it has to offer. Once the chairs are completed by the students, they will be individually painted by local artists and placed around Flemington for permanent use, generally in sets of two with small tables in between. "We want people to relax and enjoy the whimsicality of the chairs while also enjoying the charm and delights of our historic town," said Ann Meredith, Executive Director of Flemington Community Partnership. "We're very grateful to the Polytech students and their teachers for their time, energy and talent in making this project a reality."

Roxey Ballet Company has been selected as this year's donor recipient for the 14th Annual Dannenfelser Invitational Charity Golf Outing, happening July 27th, 2018 at Heron Glen Golf Course. The ROXEY BALLET is a non-profit ballet company made up of professionals and children aged 4 to 18 and has been performing for the last 25 years. From youth challenged by a lack of financial and developmental resources in central NJ, to individuals with physical disabilities, and anti-bullying campaigns, ROXEY BALLET is renowned for not only their annual repertoire of world-class performances but also for their unparalleled dedication to making sure the arts are accessible to everyone.

Norris McLaughlin & Marcus, P.A. has been selected to receive the "Gold 2018 Healthy Workplaces" award by Healthier Somerset, a partnership of over 50 organizations aiming to improve the health and well-being of those who live and work in Somerset County. Charles A. Bruder, a Member of the firm and Co-Chair of its Executive Compensation & Employee Benefits Practice Group, will accept the award on the firm's behalf at the second annual 2018 Healthy Workplace Recognition Awards.

Jeralyn L. Lawrence, a Member of law firm **Norris McLaughlin & Marcus, P.A.**, member of its Management Committee, and Chair of the Matrimonial & Family Law Practice Group, has been selected by the

Women's Political Caucus of New Jersey (WPCNJ) to receive their Carol Murphy Award at the Women of Achievement PAC reception. In honor of Carol Murphy, the award is presented to a Republican woman with a successful career demonstrating leadership, advancing policies in support of women and families, and helping to pave the way for women of the next generation.

Sharon Skibbee, District Manager of **BenefitMall**, completed the American Lung Association's 4th Annual LUNG FORCE 5K Walk to support lung cancer patients and to honor those who have lost their courageous battle. She was the captain of Team Terry and the walk took place at Duke Island State Park in Bridgewater. The next annual walk will take place on May 4th, 2019. Thank you to all of the Chamber Members who generously donated to support this cause!

fyi

Hunterdon County Library and Flemington Free Public Library partners with local businesses each September to turn library cards into discount cards! The program runs for the month only, and each business chooses their own discount (for example 10% off or a buy one, get one free offer). The library provides all advertising and promotional materials, including brochures and a link on our website. Press releases are also sent to various local newspapers. For more information or to register, visit our website at www.hclibrary.us or call (908) 788-1423.

Hunterdon County Division of Parks & Recreation is offering various Summer Nature Programs for children. It will expose and teach children about the surrounding environment while still offering summer fun. The program is offered simultaneously at Echo Hill Park and Teetertown Preserve. A traditional day in camp starts with drop off at 9AM and concludes at 3:30PM for pickup. If you have further questions or concerns you may reach Tom Sheppard at the Hunterdon County Park's office at 908-782-1158, or through email at Tsheppard@co.hunterdon.nj.us. They also offer Art camps, Performing Arts camps, Canoe/Kayak camp, Orchestra camp and a few other opportunities all found on their website. To register for a program, you may stop by Hunterdon County Parks office or access the necessary forms online at www.co.hunterdon.nj.us/dept/parks/camps.html.

Roxey Ballet Company has announced auditions for Tchaikovskys, Nutcracker. Open auditions are being held in Roxey Ballet's Canal Studios, 243 N. Union St. Lambertville, NJ on September 8th, 2018. Artists ages 4-18 are encouraged to attend. To register, visit www.roxeyballet.org/auditions.

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 2019
 - Membership Committee
 - Business Expo
- Hunterdon Holiday Parade & Much More....

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



Would you like to be on the radio?

Whether you would like to be a host, advertiser, or guest-- *Hunterdon Chamber Radio* provides some excellent marketing opportunities for local businesses.

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



Local Knowledge Works!

Four Generations from Hunterdon Born in Readington

Top 1% of 91,000 Coldwell Agents Worldwide

**Helping Buyers and Sellers
get to the Closing Table.**

93 CLOSED TRANSACTIONS FOR 2017

83 CLOSED TRANSACTIONS FOR 2016

NJ REALTORS® CIRCLE OF EXCELLENCE® PLATINUM 2015, 2016, 2017

- Real Trends-TOP 100 AGENT - 2016 #86, 2015 #76, 2014 #78
 - Top 500 agents in Country 12/31/2017
- Coldwell Banker TOP 10 AGENT 2015, 2016, 2017
 - Entrepreneur of the Year
 - Sam Walton Business Leader of the Year
 - 76 Closed Transactions for 2015
 - Coldwell President's Elite

SELLING NEW JERSEY ONE YARD AT A TIME



ISellNewJerseyHomes.com

**FREEMAN "JEFF"
SMITH**

REALTOR

Office: **908.735.8080**

Cell: **908.500.1640**

Jeff.Smith@cbmoves.com

ISellNewJerseyHomes.com



186 Center Street, Clinton, NJ 08809

© 2015 Coldwell Banker Real Estate LLC. Coldwell Banker® is a registered trademark licensed to Coldwell Banker Real Estate LLC. An Equal Opportunity Company. Residential Housing Opportunity Offered and Operated by HRT, LLC.



Did You Know?

-Even as a current Chamber member, you are welcome to attend our New Member Orientation, held every 3rd Thursday of the month. It's an excellent opportunity to get an in-depth overview of what the Chamber has to offer as well as address any questions or concerns you may have.

-You can access your member portal online by visiting www.hunterdon-chamber.org and

clicking 'Member Login'. Here you can post events from your organization, change your directory listing or contact information, view your transaction history and even submit a member-to-member coupon!

Email:mhurley@hunterdon-chamber.org if you need your log in credentials.
If you have any questions, please contact the office at 908-782-7115.



(Top Row, l to r) B. Flanagan, D. Makoski, M. Lyons, W. Rudnik, A. Fialk, J. Papay, B. Valliere. (Middle Row, l to r) K. Lichtenstein, L. MacWilliam, T. Bussel, L. Parikh, D. Fredericks, J. Kopen, T. St. Angelo. (Bottom Row, l to r) R. Ward, W. Goodwin, R. Cushing, M. Chazin, J. Manfreda.

Providing skilled legal services to the residents and businesses of Hunterdon County since 1884 in the areas of:

- *Divorce/Family Law*
- *Personal Injury*
- *Business & Corporate Law*
- *Real Estate*
- *Tax Planning & Controversy*
- *Wills, Trusts & Estates*
- *Employment Law*
- *Civil Rights*
- *Municipal Law*
- *Traffic Offenses, DWI*

Founded 1884

**GEBHARDT
& KIEFER**
A PROFESSIONAL CORPORATION
LAW OFFICES

1318 Route 31,
P.O. Box 4001
Clinton, NJ 08809

(908) 735-5161
www.gklegal.com

Crusades Barbers Ribbon Cutting



The Hunterdon County Chamber of Commerce recently held a Ribbon Cutting for Crusades Barbers in Flemington. Joining us for the special occasion was Mayor Michael Mangin of the Township of Raritan, Owner JoAnn Zacios and Chamber President Chris Phelan along with the team from Crusades Barbers, Jess, Chrissy, Manager Stacy Zacios, Debbie and family friend Jack McDade.

Stacy Sacios, Manager of Crusades Barbers commented, "You never get a second chance to make a good first impression" Crusades Barbers is family owned and operated. Opening in June 2017, they renovated an existing barber shop to better suit today's man. Crusades Barbers offer cuts, color, beard trims and hair restoration.

Visit Crusades Barbers at: www.crusadesbarbers.com or Call at: 908-284-0019

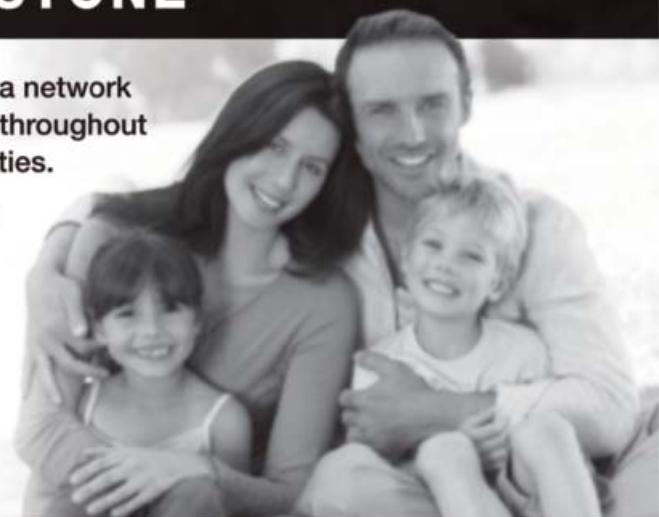
HUNTERDON FAMILY MEDICINE AT CORNERSTONE

Hunterdon Family Medicine at Cornerstone is part of a network of family practices operated by Hunterdon Healthcare throughout Hunterdon, Warren, Somerset and Mercer counties.

We pride ourselves on keeping you healthy.

Hunterdon Family Medicine at Cornerstone

9100 Wescott Drive, Suite 103
Flemington, NJ 08822
Phone: 908-237-6910



Hunterdon Healthcare
Your full circle of care.

HunterdonHealthcare.org

SAVE THE DATE

HUNTERDON COUNTY CHAMBER OF COMMERCE

2018 Golf Classic

Tuesday, October 2nd



Heron Glen Golf Course

Raritan Township, NJ

For more information contact

www.hunterdon-chamber.org or 908.782.7115

tax tidbits

New Jersey 2019 Budget - Tax Changes

The NJ budget bill that was signed into law, effective July 1, 2018, included many tax changes that will affect both individuals and businesses, either living or doing business in New Jersey. Below is a partial summary of tax highlights that were included in the budget bill:

- Individual income tax provisions
- Increase the limit on deductions for property tax from \$10,000 to \$15,000, starting in 2018
- Increase the top marginal tax rate for individuals with more than \$5 million of taxable income from 8.97% to 10.75%, Effective as of January 1, 2018.
- Sales tax
- Tax rate will remain at 6.625%.
- Recent U.S. Supreme Court ruling will allow New Jersey and other states to more aggressively tax online sales for companies that have no physical presence in that state.
- Corporation income tax provisions

- The top marginal tax rate for corporations (not S corporations) with taxable income of over \$5 million will increase from 9% to 11.5% over the next two years. The top tax rate will then decrease to 10.5% after two years and revert to 9% after four years. These provisions start for tax years beginning on or after January 1, 2018.

- New Jersey tax amnesty
- The NJ Division of Taxation has been authorized to establish a 90 day tax amnesty period that will end no later than January 15, 2019.
- The program applies to any taxpayers with liabilities that were due on or after February 1, 2009 and prior to September 1, 2017.

The budget bill included many additional tax changes, that are not addressed in this article. With the constant change in New Jersey tax legislation, you will need expert



professional advice to keep up with these changes. 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 www.bkc-cpa.com for more in depth information, and other helpful articles and alerts.

This tax tidbit was provided by

 **BKC**
Certified Public Accountants, PC
www.bkc-cpa.com

new members

Ingersoll-Rand

1467 State Route 31 South
PO Box 970
Annandale, NJ 08801
908-238-7149
Contact: Paul I Bond
Email: Paul_bond@irco.com
Web: www.irco.com

Ingersoll Rand enhances operational efficiency, saves energy and improves productivity through innovative equipment, products and services.



**Our experienced attorneys
can help you, your family, and your business
through the *UPS* and *DOWNS*!**



Norris
McLaughlin
& Marcus, P.A.
ATTORNEYS AT LAW

Proud Member of the Hunterdon County Chamber of Commerce

For more information, please contact Nick Pellitta at npellitta@nmmlaw.com

908.722.0700 | www.nmmlaw.com

Find us on Twitter, Facebook & LinkedIn @nmmlaw

10 Rules for Hosting an Effective Meeting



10 Rules for Hosting an Effective Meeting

Meetings are necessary wastes of time, right?

That's meant to be a funny commentary but it may reflect employee sentiment in your business. If it does, meetings can be hazardous to your company culture and may even be a dreaded part of your employees' days.

If you think your employees feel this way about your business meetings, it's time to adopt the following rules and begin hosting your most effective meetings yet.

10 Rules for Effective Meetings
An effective meeting means you accomplish your business goals in a timely fashion. These rules will help with that. While there may be quite a few on this list, following them will help ensure that the meeting runs smoothly and accomplishes the goals set for it. Remember, a meeting that is a waste of everyone's time will color how people view future meetings with your business.

1. Never make a meeting out of something that can be done in an email. So, the next time someone wants to hold a meeting just to give a status report, nip it in the bud.

2. Keep the number of attendees to under ten. It's difficult for everyone to be heard in large groups. Plus, participants will feel less needed and will be more likely to tune out.

3. Always have an agenda and stick to it.

4. Make pre-meeting work clear and assign it to individuals if prep is required.

5. Create a "parking lot" for topics that come up but are not relevant to the agenda. You don't want to address them then but they may still be important. Capture them and then look over them after the meeting.

6. Ensure that participants understand every complaint must be supported with a solution. If someone comes without one, place it in the parking lot to discuss later.

7. Call on people who aren't being heard.

8. Know employees' time is costing you money. Make sure meeting hosts understand what it is costing the business to keep everyone in a meeting room together and not doing their primary jobs. Ensure the hosts believe the value behind the meeting exceeds the costs.

9. Eliminate corporate structure in meetings. Most people believe meetings should be held between managers of departments even when the issues or information exists at other levels. For instance, if your meeting is focused on providing a better customer experience and your customer

service front line has ideas to share, there's no need for a manager to bring them forward. Give the employee with the idea a chance to speak. It's good for morale and hearing it from the person who is in direct contact with the customers can give everyone insights they might not get from management.

10. Try to keep meetings under thirty minutes. In order to ensure everyone is focused and not stressed, shorter meetings are better. If necessary, assign work outside of the meeting but keep face-to-face time away from job duties to a minimum. If the meeting needs to run longer than that, provide the necessary break time for people to absorb the information and check in with their respective job duties/check messages. One way to host shorter meetings is to host them standing up. This gives everyone an incentive to say what they need to and then break.

While these meeting rules may seem numerous, they are important to the business. They will assist you in meeting your business goals and will ensure everyone feels the value in participation. Many businesses that are looking to improve their company culture believe meetings are the way to do it. Meetings only tend to frustrate when there isn't a business reason behind them. If you want to get your group together for the sake of them spending time together, don't turn to a meeting to accomplish that. Instead, organize a team activity or interdepartmental projects that will build connections, not time spent around a table listening to management.

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.

Presorted
Standard Mail
U.S. Postage
Paid
Belvidere, NJ
Permit No. 34

Address Service Requested

HUNTERDON COUNTY CHAMBER OF COMMERCE

**BUSINESS
EXPO
& FOOD
SHOWCASE**



FOR MORE INFORMATION
908.782.7115
www.hunterdon-hamber.org

**Thursday
November 8**

NEX LEVEL ARENA

CONTINUOUS SHUTTLE - JP CASE SCHOOL

FLEMINGTON

2:00 - 7:00 PM



www.facebook.com/HunterdonChamber • www.twitter.com/hccoc

908.782.7115 • www.hunterdonchamber.org