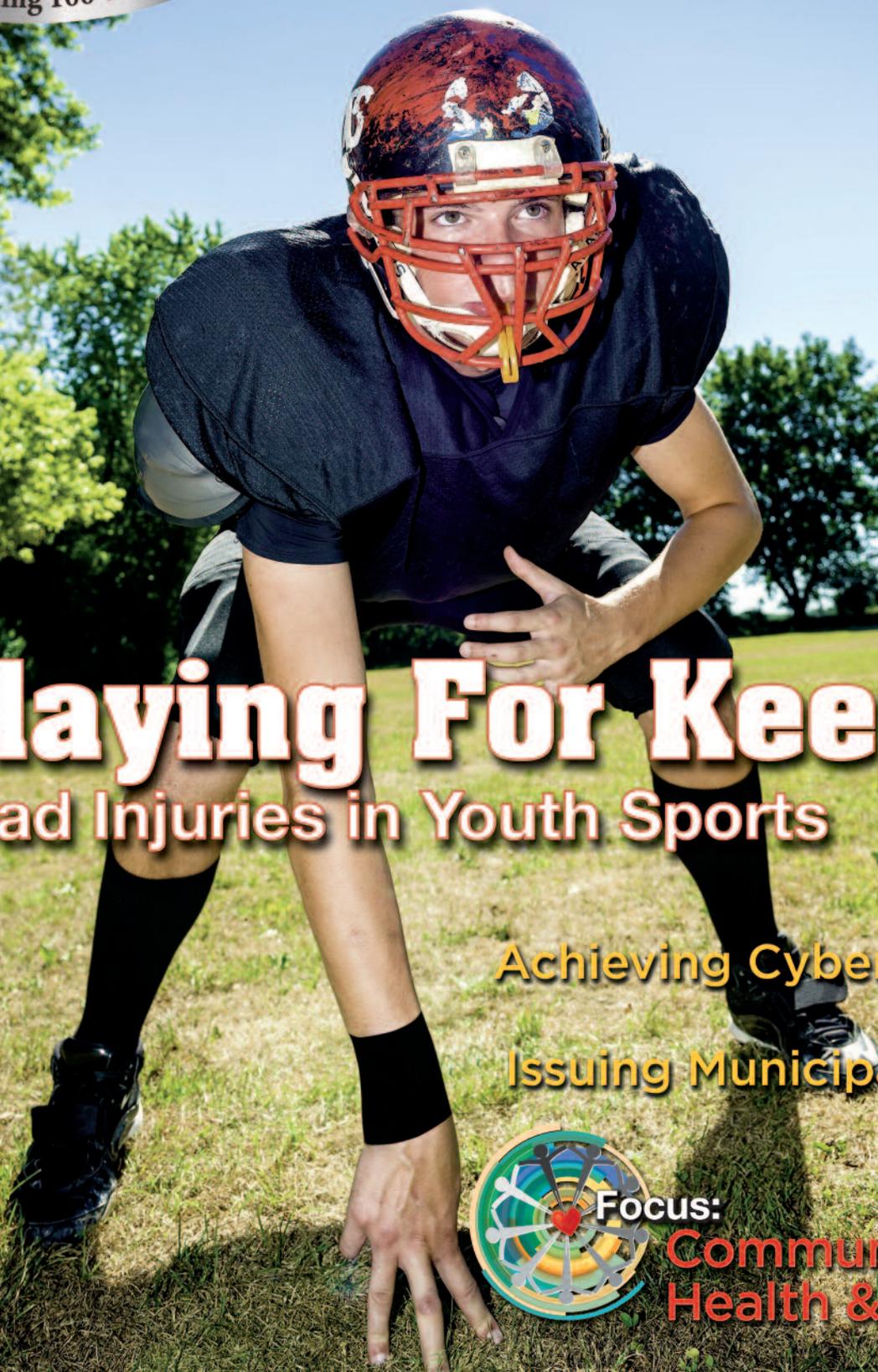




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Official Publication of the New Jersey State League of Municipalities

March 2017



Playing For Keeps

Head Injuries in Youth Sports

Achieving Cybersecurity

Issuing Municipal Bonds



Focus:
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Health & Growth**

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New Jersey Municipalities Magazine

Volume 94 | Issue 3

EDITOR

Michael J. Darcy, CAE

MANAGING EDITOR

Amy Spiezio aspiezio@njslom.org

ADVERTISING MANAGER

Taran B. Samhammer tsamhammer@njslom.org

CONTRIBUTING EDITORS

Lori Buckelew
Michael F. Cerra
Jon R. Moran
Edward Purcell, Esq.
Taran B. Samhammer

CREATIVE DIRECTOR

Dawn Becan
White Eagle Printing Company

SUBSCRIPTION MANAGER

Thomas Fratticcio

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Leadership

Officers



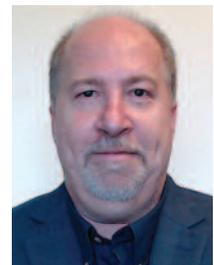
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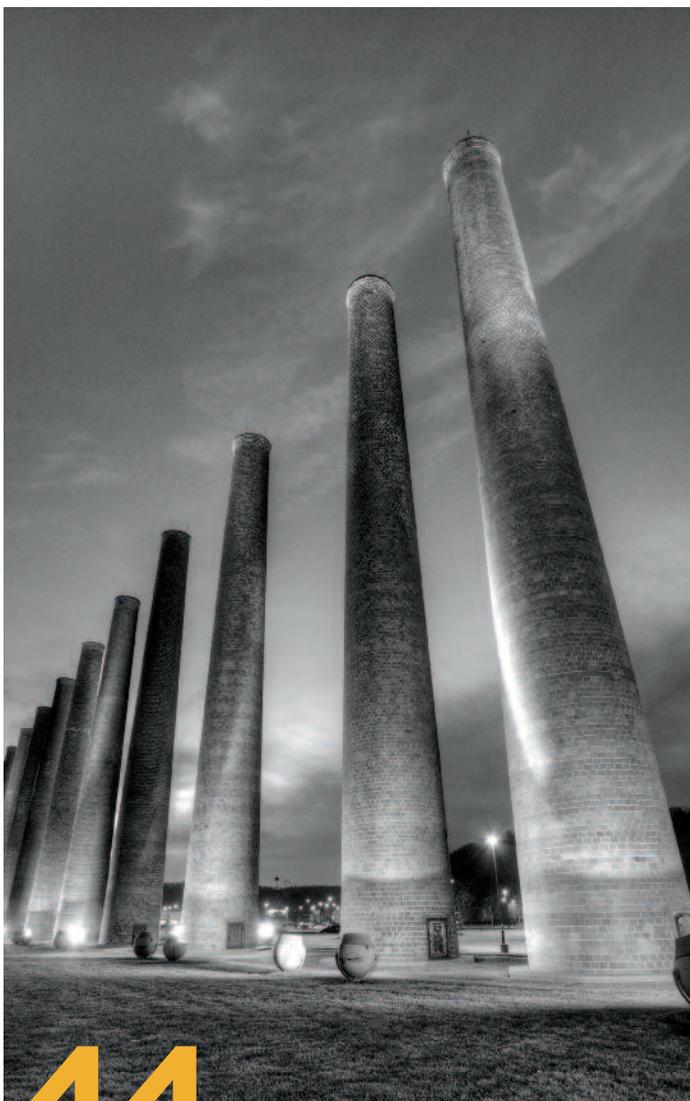
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Growing a Better Future

In his 2004 bestseller, “The Great Influenza,” author John M. Barry tells the story of America’s response to the ‘Spanish’ flu epidemic that swept the nation—and the world—in 1918. As America mobilized to enter World War I, the most lethal virus in history appeared in an army training camp in Kansas. It incubated in troops moving east for deployment. It then exploded in American cities and towns. It crossed the ocean on troop ships. And, before it burned itself out, it claimed as many as 100 million lives around the world. It killed more people in 24 months than AIDS killed in 24 years, more in a year than the Black Death killed in a century.

The book also talks about how, during this period, American medicine, for the first time, embraced the scientific method. And it demonstrates the development of modern Public Health in the U.S., as a science and as a service.

Today, public health and growth are cornerstones of local government. Environmental health, nutrition, sanitation, community health, behavioral health, mental health, and occupational safety and health continue to be relevant topics as citizens of the Garden State are faced with challenges in finding paths to a better future. Concentrated efforts throughout the state are aimed toward creating

healthy environments cleansed of contaminants and safeguarded for children, drug-free communities that have successfully overcome an epidemic-level opioid crisis, and a successfully employed next generation who are committed to the growth of their communities as well as themselves.

Our League President, Mayor Albert Kelly of Bridgeton, has identified community health and growth as points of emphasis for the League’s efforts this year. Resolving issues ranging from lead in homes and water sources and ending food deserts to the successful employment and retention of millennial workers in municipal offices and beyond are in the forefront of his and many municipal leaders’ minds.

In this issue of the magazine, we highlight some stellar municipal initiatives, launched in cooperation with research institutions, with state departments, and with non-profit and community-based agencies. These efforts will benefit today’s young generation as well as all of the members of the society they will inherit.

Achieving those goals may be the life’s work of you and many of your fellow municipal officials now and into the future, with some genuine success stories in the making happening in communities today. We hope to share those stories with your peers and help you in your efforts to succeed by providing legislative support, the latest local, state, and national information, and inspirational ideas for the future. 🍀

“Resolving issues ranging from lead in homes and water sources and ending food deserts to the successful employment and retention of millennial workers in municipal offices and beyond are in the forefront of [Mayor Kelly’s] and many municipal leaders’ minds.”

Michael Darcy



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What our graduates say:

"Being in a cohort, made us supportive of one another and assisted us with staying on top of key assignments. We became a family! We encouraged each other during the rough times, family incidents, tough assignments, and ensured we all graduated on time."

– Chante', 2015 graduate

"In addition to the knowledge and skills attained from the challenging coursework, I was able to approach my transition into a leadership role in government with greater confidence and a more informed perspective."

– Mike, 2013 graduate





No Safe Lead Levels

Protecting New Jersey's children from lead exposure

By Cathleen D. Bennett, Commissioner,
New Jersey Department of Health

Childhood lead exposure remains an important public health challenge for New Jersey as well as the nation. The state, local health officials, and health care providers have created a strong foundation to combat lead and are building on this progress to further safeguard our children's health.

Health officials and providers, through lead education and screening efforts, have helped the state and public health officials make strides in reducing the impact of lead on New Jersey's children. Over the past 20 years, screening for lead exposure has increased 20-fold and the number of children found with elevated lead levels has plummeted. However, there is no safe level of lead in children.

Lead can disrupt the normal growth and development of a child's brain and central nervous system. The normal behavior of young children, crawling, exploring, teething, and putting objects in their mouths can expose them to lead present in their environment. Exposure to lead, even at relatively low levels, is associated with decreased hearing, lower intelligence, hyperactivity, attention deficits, and developmental delays that may make learning harder.

Starting with Screening

New Jersey is one of 17 states that require universal lead screening of all children at ages 1 and 2. Other states target screening only to children at increased risk for lead exposure. New Jersey's approach is far more protective. Primary care providers and local health departments are working hard to ensure children are screened. Ninety-five percent of children had at least one blood lead test before reaching 6 years of age.



State law also requires local boards of health to investigate all reported cases of elevated blood lead levels and to order the abatement of all lead hazards identified. The local board of health arranges for a home visit by a public health nurse to educate the parent or guardian about how to reduce elevated levels and steps to protect the child from further exposure. The public health nurse also provides ongoing case management services

to assist the family, including receiving follow-up testing, medical treatment, and social services that may be necessary to address the effects of the child's exposure to lead.

HOT ZONES

The Department tracks data on elevated blood lead levels and produces annual reports that provide data by county and for large municipalities.

The department also shares data from Healthy People 2010 and Healthy New Jersey 2020. Those reports can be found at nj.gov/health/childhoodlead.

The Department and its partners are taking several steps to combat lead in our state. The Department of Health is proposing regulatory changes to strengthen New Jersey's standard for

intervene with education, case management, home visits, and other steps as appropriate to address health hazards caused by lead exposure and bring children's blood lead levels down below the level of concern at the earliest possible time.

Paint and other lead sources

Lead paint in homes remains the largest contributor to elevated lead levels in children. Recognizing that, the New Jersey Department of Community Affairs selected eight nonprofit organizations in the fall of 2016 as part of a \$10 million pilot program to identify and remediate lead-based paint hazards in low- and moderate-income households, particularly where children and pregnant women risk permanent harm to their health.

The pilot program focuses on areas of the state with the highest level of need including Camden, East Orange, Elizabeth, Irvington, Jersey City, Newark, Passaic, Paterson, Plainfield, and Trenton. The nonprofits receiving funding are: PACO, Inc.; La Casa de Don Pedro; ISLES; PRAB, Inc.; PROCEED; Community Affairs and Resource Center; Greater Bergen Community Action; and the Saint Joseph's Carpenter Society.

“New Jersey's diverse population, which is more than 20% foreign born, is at higher risk of exposure to lead hazards through non-paint sources of lead such as cosmetics, pottery, toys, jewelry, candy, spices, and other foreign products.”

intervening in cases of potential lead exposure. The Department of Health's regulations are being updated to require earlier intervention when lower levels of lead are detected in a child—from 10 micrograms per deciliter of blood to between 5 and 9 micrograms, as recommended by the Centers for Disease Control. The change will enable public health officials and medical providers to

While the primary source of lead exposure for children is lead-based paint in the home, a report Lead and Children, featured in *Canadian Family Physician* (ncbi.nlm.nih.gov/pmc/articles/PMC2902938) notes that 30% of exposures come from other sources.

Last year, the problem of aging infrastructure and its contribution to elevated lead levels in children was in

Lead Exposure

the spotlight. Many schools in the state tested positive for increased levels of lead in their water.

Elevated lead in water alone does not necessarily lead to an increase in blood lead levels, however, lead in water, combined with other environmental exposures, can lead to elevated blood lead levels in children.

In response, Gov. Chris Christie directed the New Jersey Department of Education (DOE) to address concerns about elevated lead levels in school water systems by strengthening regulations that already require the provision of safe drinking water to mandate lead hazard water testing in schools. On July 13, 2016, the State Board of Education adopted regulations regarding testing for lead in drinking water in public schools throughout New Jersey.

There are other lead sources beyond paint and water, such as imported goods. New Jersey's diverse population,

Community Campaign

To increase awareness of all lead hazards, the Department launched an education campaign in the fall of 2016 to ensure that the public understands not only that the threat of lead remains, but the steps everyone can take to safeguard their family's health. The campaign includes corner store advertising in English and Spanish and bus ads in the most affected counties.

Campaign materials, in English, Spanish, and Hindi, are downloadable on the Department's website at nj.gov/health/childhoodlead.

We hope that you will use these materials to educate your community of the dangers of lead and inform families about nontraditional sources of lead. Please also follow the New Jersey Department of Health at twitter.com/NJDeptofHealth and on Facebook at facebook.com/NJDeptofHealth.

#kNOWLEAD

Protect your child from lead exposure.
Know the sources of lead contamination:



Lead based paint

If your house was built before 1978



Imported goods

Some imported goods such as toys, cosmetics, candy, and spices



Herbal remedies

Some herbal remedies and folk medicines



Leaded pipes

Old water pipes with lead



Ceramic pottery

Lead has long been used in ceramic ware in glazes

Get your child tested at ages 1 & 2, and get the facts at nj.gov/health/childhoodlead or follow #kNOWLEAD



which is more than 20% foreign born, is at higher risk of exposure to lead hazards through non-paint sources of lead such as cosmetics, pottery, toys, jewelry, candy, spices, and other foreign products. These goods can be ingested or inhaled by children when traveling outside the United States or when they are imported from other countries.

Combating lead is a key priority

of the Department and we look forward to working with local leaders to better protect New Jersey's children.

New Jersey has made significant strides in reducing the number of children affected by lead, however there is still a significant amount of work that needs to be done. Collaboration among state and local government and health-care providers will pave the way for continued success in protecting our children from lead exposure. ♻️



NOW & THEN



The Timeless Challenges of Local Government



Amy Spiezio
Managing Editor

The health and welfare of the community is the basis for local governance. That's timeless... and challenging. Just as New Jersey's communities today face challenges in economic matters such as jobs and housing as well as social matters such as healthy water and plentiful food supply, so too was the struggle ongoing in the 1930s resulting from the Depression. Communities and their residents were re-learning ways to operate and working toward a better future with limited resources.

This month, we focus on Community Health and Growth and share thoughts on attracting the next generation to careers

in public service and beyond. As these individuals grow up and into their adult professions, municipalities have the opportunity to teach them the importance—and the satisfaction—of working in and for their hometowns.

While in the 1930s community recreation was used to occupy the large number of unemployed young people, today's communities are creating programs in which youth can intern and volunteer for insightful experiences that provide more than basic summer fun.

From opioid addiction to lead hazards, we also look at the health crises impacting our youngest citizens and our communities at large. We continue to take aim at society's ills and help municipalities help their citizens to flourish. **\$**

Time Capsule: 1930-1940

Summer Camps

During the past year our own Health Department extensively surveyed 84 summer camps, and information at hand places us in an advantageous position to speak more authoritatively on the health questions involved. Fundamentals of a desirable camp must assure a source of water supply which is free from pollution, sanitary disposal of human wastes, refuse, and debris; food-handlers, who are healthy, and a camp routine calculated to restore rather than dissipate energy.

—J. Lynn Mahaffey, M.D., Director, State Department of Health
June 1936



The Economy of Planned Recreation

It surprises me that some municipalities in this and other states have sought to economize at this time by making drastic cuts in their appropriations for recreation. In Bloomfield we are very clear that the "human services" of the government among which recreation is important, should be the last to suffer retrenchment programs.

—Charles H. Demarest, Mayor, Bloomfield
January 1933



Fighting the Killer Drug

Police authorities have been harassed in recent years by the nefarious trade in marihuana—a hemp leaf from which the vicious "reefer" cigarettes are made and frequently peddled among high school students...Marihuana is hashish—the killer drug... Its deplorable record includes many instances of murder and other crimes of violence, especially among young people...As an aid to police officials in identifying and stamping out this illicit crop our department of seed analysis last year furnished specimen plants to the New Jersey State Police. In co-operation with the Federal, state, and municipal law-enforcement agencies we have furnished speakers at police institutes and training schools as well as before civic clubs, parent-teacher organizations and similar groups. During the first year of the campaign, more than 30 such informational talks were given, eight potted plants and a large quantity of pressed specimens and photographs were distributed in aid for identifying the "Public Enemy No. 1."

—William H. Martin, Dean and Director, NJ College of Agriculture and Experiment Station
November 1939





NOW



N.J. Board of Public Utilities Offering Feasibility Study Grants

The N.J. Board of Public Utilities (Board) has advanced the development of town center microgrids by opening the first 60-day application window on Jan. 25 for the Town Center Distributed Energy Resources Microgrid Feasibility Study Incentive Program (Program) and inviting qualified state or local government entities to apply for incentives of up to \$200,000 to cover the expense of a feasibility study.

Town Center Distributed Energy Resources (TCDER) microgrids are capable of providing on-site power to connected critical facilities within a local area or town center setting during electric grid outages.

Since New Jersey suffered devastating damage from the impacts of Superstorm Sandy, the Christie Administration has made it a priority to improve energy resiliency and emergency preparedness and response. Therefore, the Administration's Energy Master Plan (EMP) Update, released in December 2015, consists of a new section addressing the high priority areas of protecting critical energy infrastructure, improving the electric companies' emergency preparedness and response, increasing the use of microgrid technologies and applications for distributed energy resources (DER) and creating long-term financing for resiliency measures.

"This is an exciting step in implementing the Christie Administration's EMP policies supporting the development of town center microgrid systems," said Richard S. Mroz, President, N.J. Board of Public Utilities. "These onsite powerhouses will provide communities with the ability to operate critical facilities, such as government buildings, police and fire operations, hospitals and shelters, independently of the grid."

The Board established a Program budget of \$1 million to incentivize the preparation of feasibility studies, which is expected to fund five to 12 proposed studies. Initial incentives are capped at \$200,000. The Program will be managed in two phases; first, the feasibility study, then selected applicants will move to the detailed engineering design phase.

This current application window is only for the first phase of incentivizing feasibility studies. To apply for a feasibility study incentive:

- A local government or state agency must be the applicant.
- The applicant must be a government entity that owns or manages critical facilities.
- The BPU seeks applicants which demonstrate a high degree of planning and ability to implement every aspect of a microgrid proposal.
- The Program is initially open to potential TCDER microgrids identified by the New Jersey Institute of Technology (NJIT) in its report of potential microgrids within FEMA's nine Superstorm Sandy disaster designated counties or similar Town Centers which satisfy the screening criteria as set forth in the NJIT Report.

Through the Program, the Board will establish statewide microgrid policy for connecting multiple customers across multiple rights of ways (ROW) that can include both electric and thermal energy. The focus in this initial program is on critical facilities at the local level classified as:

- A public facility, including any federal, state, county, or municipal facility,
- A non-profit and/or private facility, including any hospital, water/wastewater treatment facility, school, multifamily building, that could serve as a shelter during a power outage.

The Program is exclusively intended for projects that include multiple critical facility customers in a single municipality developed as a TCDER microgrid. The TCDER microgrid must have a nucleus of critical buildings and offer emergency energy services under "dark sky" conditions, as well as operate in a cost effective manner during typical "blue sky" conditions.

Applicants must demonstrate an ability to incorporate multiple critical facility stakeholders into the TCDER microgrid. 

 To view the full Microgrid Report please visit nj.gov/bpu/newsroom/announcements/pdf/20161130micro.pdf



Vineland Awarded

Expansion Solutions Magazine has named Vineland as the top of the Food Production & Processing Top Five in the Expansion Solutions 2016 Awards of Excellence. The 10th annual “Top Five” Awards of Excellence recognize economic development organizations which have shown exceptional progress and potential in the area of development—by successfully recruiting, retaining, and/or assisting growing businesses.

The competition categories include: Advanced Manufacturing, Aviation/Aerospace, Food Production & Processing, Inland Ports, Logistics, Ports, and Warehouse/Distribution. In the Food Productions & Processing category, Vineland was joined by AK-Chin – Community Santa Cruz Commerce Center in Maricopa, AZ; Operation Oswego County, in Oswego, NY; Southern Idaho Economic Development Organization in Jerome, ID; and WindsorEssex Economic Development Corporation in Windsor, ON, Canada.

“This acknowledgment is important because it recognizes our recent successes, showcases our enormous potential, and serves as a source of pride and motivation for the entire community,” Vineland Mayor Anthony Fanucci said. “Vineland truly does have a lot to offer in terms of location and accessibility to major markets, municipal infrastructure, financial incentives, support services, and very competitive operating costs, all of which are necessary ingredients for a healthy and profitable business environment. As the city’s chief ambassador, I look forward to doing all I can to support our existing business community and promote the advantages of relocating or expanding your company in Vineland.”

Attention Municipal Clerks!



The League is conducting its biannual compilation of wages and salaries. Clerks, please respond to survey requests and help us gather this data!

On average the online survey takes 9 minutes to complete. If you do not have time to finish the survey in one sitting, there is an option to save your progress and return later. When choosing the

“Save Page and Continue Later” option, an email will be sent to you from QuestionPro containing a link to re-enter the survey. Be sure to check your spam box and save this email for future use.

Thank you for your support and cooperation in making this survey possible! Questions? Contact Taran B. Samhammer at tsamhammer@njslom.org or 609-695-3481, Ext. 124.



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This year, 1,200 instructor-led courses are being offered throughout the state addressing 50 important safety topics ranging from accident investigation to snow removal. The MEL also offers an additional 20 online topics including safety orientation for new employees and a series on camp counselor safety. “Fast Track” training programs, which feature up to five courses in a one day session, are offered several times a year. All of these courses are open to employees of any MEL member at no additional fee.

The MEL Safety Institute (MSI) is supported by an online learning management system that can be used to customize each employee’s curriculum. Enrollment is online and free of charge to members of joint insurance funds participating in the MEL.

For more information regarding the MEL Safety Institute, call 866-661-5120 or visit the MEL website. Click the MEL Safety Institute logo at the top of the page.

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State Superlatives



Coastal Living has released its rankings of the Happiest Seaside Towns in America for 2017. Cape May neared the top of the list as the magazine's 6th happiest seaside town in the U.S.A.

Lambertville represented New Jersey in a recent *USA Today* article about picturesque small towns in every state. 📍

NJLM Events

MARCH

March 1

Budget, Ethics, and DLGS Updates on Best Practices and Procurement
Conference Center at Mercer, West Windsor

March 4

Budgeting for Elected Officials
Conference Center at Mercer, West Windsor

March 14

Licensed Professionals: The Impact of Employee Handbooks, the NJLAD and Other Municipal Actions (Shared Services) On Tenure and Employment
DoubleTree Hotel, Tinton Falls

March 21

Leaves of Absence in New Jersey- A look at the Family Medical Leave Act, the New Jersey Family Leave Act, and ADA Compliance
DoubleTree Hotel, Tinton Falls

APRIL

April 4

Avoiding Wage and Hour Pitfalls and Hot Topics in the Union/ Management Relationship
DoubleTree Hotel, Tinton Falls

Visit njslom.org/seminars for changes and updates. For more information on seminars, contact Danielle Holland-Htut at dholland@njslom.org or 609-695-3481, Ext. 118.

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If your community has a unique program or story, write to Amy Spiezio c/o NJ League of Municipalities, 222 West State Street, Trenton, NJ 08608 or via email at aspiezio@njslom.org.



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Garden Statements



Warren's Ribbon Cutting



Front row left to right, Committeeman Mick Marion, Committeeman Gary DiNardo, 2017 Mayor Carolann Garafola, 2016 Mayor George Lazo, and Committeeman Victor Sordillo. Residents and employees were given a tour of the building by Administrator Mark Krane after the ribbon ceremony.

The Warren Township Committee cut the ribbon signifying the end of the construction and a soft opening of the new Warren Town Hall on Thursday, Dec. 29. The construction of the 26,500 square foot building with a project budget of \$7.56 million provides a new building and the improved service that will be offered to residents within the facility.

All of the current municipal offices will be relocated to the new building. The lower level will provide training and locker room facilities for the officers of the Warren Township Police Department and the command center for the Office of Emergency Management. The second floor will provide offices for Recreation, Planning/Zoning and Board of Adjustment, Engineering, Tax Collector and Tax Assessor, and Construction. The third floor will provide offices for the Township Clerk, Township Administrator/Human Resources, Sewerage Authority, Board of Health, Fire Chief & Fire Prevention, Purchasing, and Finance office.

Offices have been reorganized so that residents will not be required to travel around the building to seek the same service. Offices with common purposes

will be located adjacent to each other. Counters are provided at all offices so that residents can easily be assisted by Township staff. Signage will permit easy identification of offices.

The final phases of the project were the interiors of each office, the relocation of all computer and technology

equipment, and delivery and installation of a new phone system which will service Town Hall and the Police Department as well as the Public Works Department. The last day in the current Municipal Building was Friday, Feb. 10. The official opening of the new Town Hall for Warren Township residents and employees was Wednesday, Feb. 15. 📍

New Fire Truck for Manchester

In Manchester, the Ridgeway Volunteer Fire Company recently received \$455,910 from the FEMA Assistance for Firefighters grant program. The awarded funds will help the volunteer fire company purchase a new fire truck. The fire company was also able to secure funding through this grant last year. The efforts of the volunteer company to secure funding has not only helped them to purchase new equipment, but has also saved significant money for the Township of Manchester. 📍

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Jamie Fox, Longtime Public Servant, Dies at 62



Longtime political veteran and public servant, Jamie Fox, died recently at the age of 62 after a prolonged battle with kidney disease.

Though a life-long Democrat, Fox served as Transportation Commissioner under Gov. Christie until 2015. In that capacity, he was a strong advocate for the reauthorization of the Transportation Trust Fund. In addition to his time with Gov. Christie, Fox also served as Chief of Staff and Transportation Commissioner for Gov. McGreevey. He is credited for his successful work to revamp both the E-Z Pass system and the Division of Motor Vehicles. In between serving as Commissioner of Transportation, Fox was a member of the Local Finance Board from 2004 to 2014. He was previously a deputy executive director of the Port Authority and Chairman of the Board of New Jersey Transit. He began his career serving on the staff of the State Senate Democratic Caucus.

In his nearly 40-years of public service, Fox also served under Governors Florio, Codey, and Corzine, as well as former U.S. Sen. Torricelli.

“Jamie Fox was one of the most outstanding public servants I have had the honor to know,” said Gov. Christie in an official statement. “Regardless of party politics, he stepped forward time and again in service to our state.”

Raised in Elizabeth, Fox was graduated from Villanova University and is survived by his brother and three sisters. ❧

Grants Awarded to Hillsborough Non-Profits

Hillsborough awarded over \$11,000 in grants to nine local non-profits this past fall. The grant money was obtained through the Affinity Hillsborough Rewards Credit Card Program. This program allows residents to sign up for a Visa credit card, and when using this Visa to make purchases, a portion of every charge is given back in the form of grants. Users can also earn rewards for themselves when making purchases. The program is at no cost to taxpayers. Residents and business may sign up for the card. Since this program began, the township has awarded over \$60,000 in grants to youth, senior, and local non-profit organizations ❧

Former NJEDA Head, WIMG Award Recipient Franzini Passes



Caren Franzini, former Chief Executive Officer of New Jersey Economic Development Authority, recently lost her fight to cancer, a battle she first fought more than a decade ago and spoke about publicly.

Franzini headed the New Jersey Economic Development Authority (NJEDA) from January 1994 to October 2012, working with seven consecutive New Jersey governors to provide financing to small and mid-sized businesses, administer tax incentives to retain and grow jobs, revitalize communities through redevelopment initiatives, and support entrepreneurial development. She joined the NJEDA in March 1991 as Deputy Director. After her tenure at the NJEDA, Franzini became President of Franzini Consulting, working with businesses and economic development agencies.

Prior to joining the EDA, she was an Assistant State Treasurer with the New Jersey Department of the Treasury. Before that, she was employed in the Finance Division of the Port Authority of New York and New Jersey and with Public Financial Management.

A highly respected professional, Franzini’s leadership at NJEDA assisted many communities and projects with site remediation, local development, and government facilities among other efforts. In 2005 she was instrumental, through EDA, in assisting the New Jersey League of Municipalities (NJLM) with construction financing for its building at 222 West State Street in Trenton.

The NJLM Women in Municipal Government Committee recognized Franzini in 2007 as a model for all women in public service with its Outstanding Women in Government Award during the Annual League Conference.

She is survived by her husband, John, three children, Anna, Sam, and Sarah, her parents, Ruth and Murray Raphel, sister Paula Crowley, and brother Neil Raphel.

The family respectfully requests memorial contributions to the New Jersey Tree Foundation, the Pinelands Preservation Alliance, or Big Brothers Big Sisters of Mercer County. ❧

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Our Youth, Our Future, Our Opportunity

By Albert Kelly, Mayor, Bridgeton; NJLM President

As mayors of our great cities, all of us have been involved with working our youth in some way. I was privileged to lead a great group of young people this past summer in a “Bridgeton Youth: Helping to Feed, Learning to Lead” program funded by the Robert Wood Johnson Foundation. Our youth went door to door to provide information on feeding programs. I was so proud of the young men and women as they took a leadership role in this initiative, and I know many of you can share similar stories.

It is a great program. But as leaders of our communities, we are also aware that great programs require great resources that sometimes can be difficult to acquire. One challenge we are currently taking on in Bridgeton and in our region, where I am President and CEO of a non-profit, is finding summer youth employment for our young people.

Numerous studies list the benefits summer employment have on our youth. A Stanford scholar found in his study that a summer job can help boost academic performance in the classroom. The researcher, Jacob Leos-Urbel, said “the benefits of these jobs extend well beyond summer, and influence educational outcomes over the long run.”

Another study in Chicago claimed that summer youth employment was tied to a significant decrease in violent crime.

And yet another study of a youth employment program in New York City said that youth who participated were less likely to be incarcerated and that the program literally saved lives.

How can we not do something to promote summer employment in our communities? I urge you to join me in making sure as many of our youth as possible find summer employment.

And when I say summer employment, I am not talking about a job that fills their time and pockets while they are on summer break. I mean employment that will add to their bank accounts and enrich their lives with knowledge and opportunity. We want to give them something with life-changing potential.

“ How can we not do something to promote summer employment in our communities? I urge you to join me in making sure as many of our youth as possible find summer employment.”

At Gateway Community Action Partnership in southern New Jersey, where I am President and CEO, we are forming private and public partnerships to create meaningful employment opportunities for our youth. We call it Gateway Summer Training and Education Programs, or G-STEPS. We are going to hold job fairs, enlist the support of our business leaders financially and educationally, provide job and life skills training, help seek employment and hire some of the youth ourselves.

We intend to make a difference in the lives of the youth who so desperately need our help. I am sure you do, too. Let’s help each other by sharing our ideas and our resources in making our communities a better place to live for our youth. 🍌

The views expressed and the data presented by contributors are theirs and are not necessarily shared by the League.



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Handling the Hits

Prevention and management of concussion in youth sports

By Pam Griffin, Executive Director,
New Jersey Recreation & Park Association (NJRPA)

Keeping children and teens healthy and safe is always a top priority, especially during participation in sports. But how do we accomplish that when we can't "see" an injury? The New Jersey Recreation and Park Association (NJRPA) has been working with the New Jersey Brain Injury Alliance (NJBIA) to increase awareness of concussion and expand the use of prevention and management best practices in youth sports and recreation activity.



The Centers for Disease Control (CDC) estimates that more than 300,000 children sustain concussions during sports and recreation related activities each year in the United States. A concussion is a type of brain injury caused by a bump, blow, or jolt to the head or by a hit to the body that causes the head and brain to move rapidly back and forth. This sudden movement can cause damage to the brain. You can't "see" a concussion, and signs and symptoms may be apparent immediately after the injury, or may not appear or be noticed until days or weeks after the injury.

Medical providers may describe a concussion as a "mild" brain injury because concussions are usually not life-threatening. Even so, the effects of a concussion can be serious. In the short-term it may cause loss of time in school and activities, and long-term effects of repeated concussions are known to

cause the degenerative brain disease known as chronic traumatic encephalopathy (CTE).

Minimizing Risk

So, how do we reduce the risk and keep our children safe and healthy while playing sports? Parents, athletes, coaches, officials, and the community need to ensure that children are following the rules for safety in their sport.

Primary prevention strategies include:

- 1) Using protective equipment that is appropriate for the activity or position, fits correctly, is well maintained, and is consistently and correctly used.
- 2) Instruction and coaching in appropriate sport-specific skills with an emphasis on safe practices and proper technique.

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- 3) Adhering to rules of play with good sportsmanship and strict officiating.
- 4) Attention to building strength and conditioning of the young athlete.

Secondary prevention strategies include increasing coach, official, and parent awareness of the signs and symptoms of concussion and recognizing and responding quickly and appropriately if a concussion is suspected, including immediate removal from play.

Time out for health

Athletes suspected of having a concussion should be removed from play by their coach or game official and allowed to return only after evaluation and clearance by a health-care provider who is experienced in diagnosing and managing concussion.

Return to play is a critical decision because children and adolescents are at increased risk for both repeat concussion during sports and recreation-related



Is It a Brain Injury?

Signs and symptoms of a concussion may include the child:

- Appearing dazed
- Being confused
- Responding slowly to questions
- Moving clumsily
- Showing behavior or personality changes
- Memory loss and more.

The child may report a headache, dizziness, nausea, double or blurry vision, sensitivity to light or noise, problems with concentration and memory, feeling groggy, or just feeling “not right.”



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Focus: Handling the Hits

activities and for delayed recovery and long-term issues. Recent studies show that athletes who were not removed from play took longer to recover and had more severe outcomes after a sport-related concussion. ↴

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Sideline for Safety

The Centers for Disease Control's Heads Up concussion education program states, "It is better to miss one game than the whole season." Unfortunately, due to many factors, including the culture of sports and lack of awareness of concussion signs and symptoms, many concussions go undetected or unreported. The NJRPA "Guidelines for the Prevention and Management of Concussions and Head Injuries in Youth Sports" is changing that. The guidelines recommend the following:

- All coaches, managers, trainers, officials, and facility supervisors complete a one-time head injury safety training program that includes the recognition of the symptoms of head and neck injuries, concussions, and injuries related to second-impact syndrome; and information on return to play protocols which may be necessary for participants who have sustained a concussion or other head injury.
- All organizations distribute an educational fact sheet prior to each sports season that provides information about sports-related concussions and other head injuries to the parents or guardians of the participants.
- All organizations ensure that participants who are suspected of having a concussion or other head injury are immediately removed from practice or competition and not allowed to participate in further sports activity until he/she is evaluated by a physician or other licensed healthcare provider trained in the evaluation and management of concussion and receives written clearance from the physician to resume participation.

The NJRPA guidelines also provide sample fact sheets and return to play protocols. Additional information is available at www.njrpa.org or www.cdc.gov.

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Focus: Community Health & Growth

Communities Focusing on Recovery

Support and resources key to NJ Connect for Recovery

By Beth Wade, Mental Health Association in New Jersey; with information provided by Thomas F. Kelaher, Mayor, Toms River



HOPE Sheds Light founders Stephen Willis, Arvo Prima, and Ron Rosetto.

We count. And count. Though the numbers continuously change, we keep count of fatalities caused by opioid use, heroin and prescription painkillers. We track the number of people revived by Narcan. We chart how many people enter treatment, the number of pawn shops, and the drug arrests.

But there is one large, unknown number that matters, though we can't assign a value to it. In the steady stream of statistics in print, on TV, and in social media posts, there is no count of the people whose lives are touched by an individual living with addiction. They are the family members, friends, neighbors, and co-workers.

The emotional toll is heavy. That we know.

Good Counsel

Offering support and education to all those affected by someone addicted to opioids, heroin, or prescription drugs is a great responsibility and undertaking. There are many caring, knowledgeable individuals and professionals here in Toms River and across the state. Locally, they include the dedicated Substance Abuse Counselors working in all of our high schools; all the

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Focus: NJ Connect for Recovery

social workers; people involved in community programs and public awareness campaigns implemented through Barnabas Hospital System; and the law enforcement officials who provide programming and information in our school.

Add to that list the three local fathers who started HOPE, Heroin Opiates and Prescription Drug Education, which creates awareness and serves as a gateway to all agencies that provide support.

Along with all the local efforts, there's also a team of people, 70 miles away. They're the peer counselors on the other end of the line at NJ Connect for Recovery in Springfield, Union County.

For some, this valuable call line is often the first step a family member takes when a problem is recognized. Counselors who have experience and specialized training help callers understand addiction, answer questions and offer support.

In other ways, the counselors ferry people through uncharted waters. They can offer advice on navigating systems—health system, hospital system, and sometimes legal system. They have information on what programs and services are available answering questions like: What's the difference between in-patient and out-patient? What happens to the uninsured and unemployed patients? What's a case manager? They offer details and contact information for local resources in every region of the state.



Standing is Pam Taylor, Coordinator, NJ Connect for recovery. Seated is Deb Martin, Family Peer Recovery Specialist.

Amidst the information sharing, there is one particular question frequently asked by the counselor. It's simple, but necessary: "How are you doing?" For many callers who have been consumed by helping a loved one, it's an important one.

The Mental Health Association in New Jersey, which oversees and staffs the call line, is averaging 10 to 15 calls a day, according to Joanne McCarthy, Director of the Call Center. The majority of calls have come in from Ocean County, followed by Middlesex and Monmouth Counties (see chart below).

Spreading the Word

The more that local and state-wide resources are shared in our communities the stronger and better informed we all are. Whether information is announced

at an event, posted on a local cable access channel, typed as a resource on a website, or hung up in a local library or grocery store bulletin board—it can reach people who need help. And, it's working.

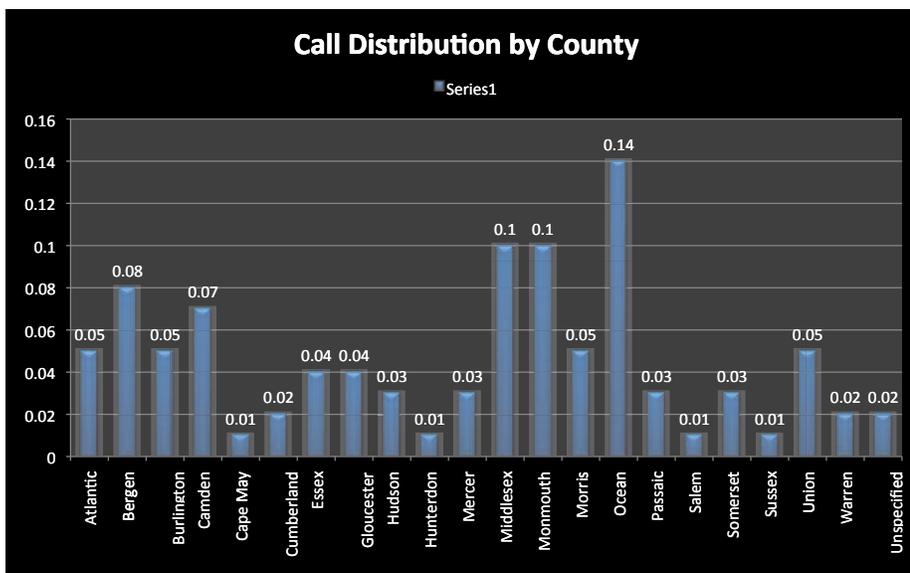
Toms River still has its share of challenges. We know half of the drug dealers are coming from out of town. As a result, Chief of Police Mitch Little is working cooperatively with neighboring communities and the Drug Enforcement Agency (DEA). The DEA has identified Toms River as "Ground Zero" because of its proximity to ports and the airport. Yes, we face more than our fair share of adversities simply because of our location. Chief Little is working hard with our Special Enforcement Unit, which is on the front lines daily.

The challenges faced in Toms River are similar to those found all around New Jersey—and the rest of the country. But, good people are working together in capacities both behind the scene and on "the beat." They're working in offices and over telephone wires every day. Most recently, the Ocean County Prosecutors office rolled out a new program to train and distribute Narcan to nurses in high school.

All these efforts count.

Knowledge, specifically about resources both local and statewide, is key. That's a commodity that cannot be measured in numbers. 📌

@ Visit NJSLOM.org for a comprehensive look at this topic at our Addiction Information resource center.



Care Kit: NJ Connect for Recovery

NJ Connect for Recovery is the result of a collaborative effort of the Mental Health Association in New Jersey, The New Jersey Division of Mental Health and Addiction Services, and the New Jersey Attorney General's Office. Here's a sampling of its services.



The call line is funded by a grant from Community Foundation of New Jersey and other state funding. The phone number for the free, confidential statewide call line for individuals and families coping with addiction to heroin and prescription painkillers is 1-855-652-3737. Multilingual and TTY services are available.



Family Peer Specialists and Certified Drug and Alcohol Counselors are working weekdays 10 a.m. to 8 p.m. Monday through Friday; 5 p.m. to 10 p.m. Saturday and Sunday. Messages can be left during off hours.

If your municipality would like to obtain printed information about NJ Connect for Recovery, please call 973-571-4100.



Pamphlets and information cards are available. For more information about the NJ Connect for Recovery Call Center, email info@mhanj.org or visit mhanj.org.



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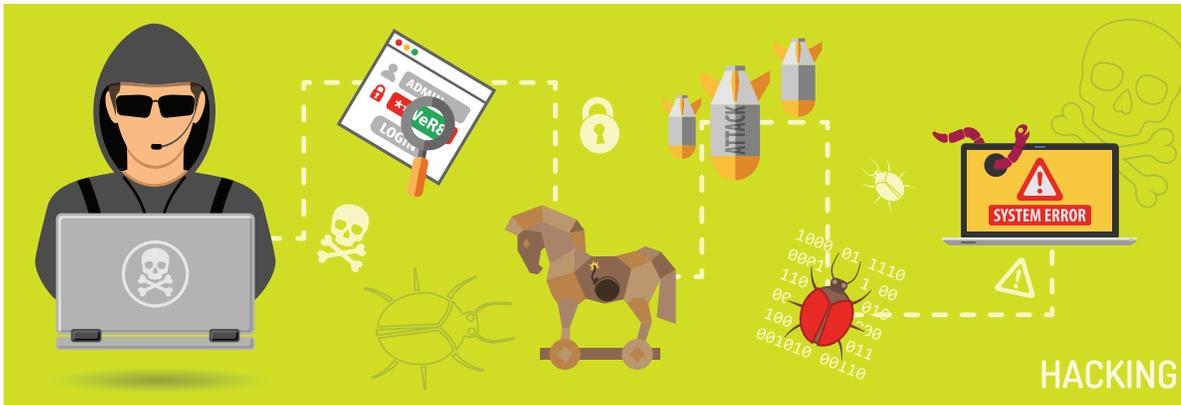


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Stay Cyber-Secure

Protect yourself and your organization from email and online dangers

By Justin Heyman, President of GMIS International;
Chief Information Officer, Franklin Township (Somerset)



There are too many people on the internet who want to fraudulently obtain information they can use illegally to benefit themselves. These hackers try to spread malware, a form of destructive computer software transmitted by email and links on some websites.

This article will help you to avoid malware and protect your organization's information as well as your own by explaining three things: social engineering, phishing, and ransomware.

Social engineering, according to Wikipedia, "refers to psychological manipulation of people into performing actions or divulging confidential information." Social engineering takes places on websites, in email, and over the phone, of a combination of any of the



three. Some schemes can be very sophisticated.

Phishing (pronounced: fishing) is a form of social engineering that appears as email or a text message that attackers use to gain information such as login credentials or account information.

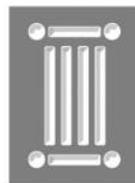
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The senders masquerade as reputable entities or individuals and send out thousands or millions of messages to random and targeted users.

You have likely seen a phishing email that looks like a legitimate email. Phishers take advantage of the fact that it can be difficult to know for sure who sent you an email and they prey on curiosity and that people often want to get something for nothing. They pose as a legitimate business, organization, or individual you may actually know. If they are able to convince you of their (fake) authenticity, they will try to trick you into clicking on malicious links or attachments that contain malware.

A “spear-phish” is a targeted attack on a specific individual or organization using knowledge about the person or organization. A “vish” is where a hacker uses a voice phone call to socially engineer (i.e., a call purported to be from the IRS that demands money be sent in order to avoid arrest or liens). A vish may follow a spear-phishing attempt to lend it credibility.

Ransomware is today’s most common malware. By clicking on an attachment or a link embedded in a suspicious email, you inadvertently launch a program that encrypts (or rewrites) your

files in a way that your computer can’t read them. The files are held for ransom, as the hacker who sent the email will require a payment from you before they will send you the key (a line of computer code) that will decrypt the files and restore them.

“ You must be vigilant in all your interactions and watch for telltale signs of phishing emails or fraudulent phone calls.”

Along with ransomware, malicious hackers will try using social engineering techniques to convince you over the phone (vish) or through email (phish) that they are people they are not. They will try to get you to release passwords, banking information, or information about your system in an attempt to break into your network or steal money.

Recognizing malware

Telltale signs of potential phishing emails or messages include communications from companies with whom you don’t have accounts, emails containing spelling mistakes, messages from the wrong email address (e.g.: info@yourbank.fakewebsite.com instead of info@yourbank.com), generic greetings (e.g.: “Dear user” instead of your name), and unexpected messages with a sense of urgency designed to intimidate or entice you into responding quickly, without checking the facts.

Phrases such as, “Unpaid Invoice” or “You Have Won...” or “About your order...” are popular labels for as subject matter or attachments used in phishing campaigns. Hackers try to prey on uncertainty and curiosity.

Staying safe against the threat of malware and social engineering

First and foremost, your internal email system, any online service provider, and network should be using up-to-date firewall, anti-spam, anti-virus, and anti-malware software, and keep all of your systems and software updated with patches from the developer.

Good technology managers know that the best way to prevent data loss is to have a well-thought-out backup plan that is run and tested regularly. At a minimum, there should be a full weekly backup that is stored off of your network, preferably off-site. That should be paired with periodic, incremental backups based on your exposure. The goal is that if you suffer an attack, there is a recent backup that is not exposed to encryption to minimize any data loss.

However, even with precautions, creative hackers with strong technical skills can break through your defenses. Malware may be buried on websites that are not well-maintained. Be cautious of websites that do not start with https, do not display a closed lock or a green tint in the browser bar, or are cluttered with ads or content that is confusing.

This makes YOU a critical line of defense against malware. You must be vigilant in all your interactions and

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Stay Cyber-Secure

watch for telltale signs of phishing emails or fraudulent phone calls. By doing that, you can minimize your risk of falling for a scam.

Despite all reasonable efforts, however, you may get caught in a ransomware attack. If that happens, and you see a screen that says your information is being encrypted, immediately disconnect your computer from any network it is on. Immediately report the event to the appropriate person on your management staff so they can coordinate with your technology team to manage the problem. Your organization may also tell you to turn off the computer immediately.

Always remember: the theft of banking, credit card, health insurance, or personal information and/or a ransomware infection can come from an email, text message, or website that promises something that seems too good to be true. If it seems too good to be true, it probably is; avoid them.

Malware is very dangerous—vigilance by individual users is one of the best ways to protect yourself and your organization. Be aware of the possible dangers and practice safe cyber hygiene!

Thanks to MS-ISAC for inspiring this article. MS-ISAC is the Multi-State Information Sharing and Analysis Center, a federally government funded program that supports and assists state and local government technology security issues. Free membership is available to all local governments. Find out more at <https://msisac.cisecurity.org>.

Creating Security

- 07** Does it add up? Be suspicious of unsolicited or unexpected emails, text messages, and phone calls. Use discretion when providing information to unsolicited phone callers, and never provide sensitive passwords or personal information via email. Don't be curious and click on a bad link or open a suspicious file to see what happens. Be safe rather than sorry! 
- 06** Time to go. Ignore anyone who asks you for a password over the phone or in an email. Legitimate organizations do not do that. 
- 05** Do not click on links embedded in an unsolicited email. These links will lead to sites that are different from the ones mentioned in the email. You can usually use your mouse cursor to "hover" over a link or email address to see the underlying true address of the link and/or who really sent you the email. Or type in the web address yourself. 
- 04** Use discretion when posting personal information on social media. This information is a treasure trove for spear phishers who will use it to feign trustworthiness. 
- 03** Verify a suspicious email by contacting the organization directly with a known phone number or website you type in yourself. Do not call the number provided in an email or click on a link. Or, request that the company send you something through the US Postal Service (which scammers won't do). 
- 02** Only open an email attachment if you are expecting it and know what it contains. Be cautious about unexpected Word documents and .zip and other compressed files, as malicious content could be packed inside. If you think you have received something suspicious that might be real, notify someone on your management or technology staff for advice. 
- 01** Always patch and update your software to keep them current. Home users should have the auto-update feature enabled. 

For More Information

Anti-Phishing Working Group: antiphishing.org

Internet Crime Complaint Center (IC3): ic3.gov/default.aspx 

Federal Trade Commission: consumer.ftc.gov/articles/0003-phishing

NJ-GMIS is the state's association of local government technology managers. Find out more at njgmis.org

Scenarios you may encounter and what you should do:

An email...What to do

- From the “fraud department” of a well-known company asks you to verify your information because they suspect you may be a victim of identity theft. Open a browser, type in the usual address and log on to check your account. Do not click on the link. Then delete.
- Offers a free gift card or subscription to an online service. Do not click on a link. Then delete.
- References a current event, such as a major data breach, with a link encouraging you to click on it to sign up for “free credit reporting.” Do not click on a link. Then delete.
- Contains a link asking you to provide your login credentials for a website from which you receive services, such as a bank, a credit card company, or online business. Open a browser, type in the usual

address and log on to check your account. Do not click on the link. Then delete.

- Asks you to open an attachment to view an invoice or letter with “important” information. DO NOT CLICK OR OPEN the attachment. Then delete.

You get a message that...

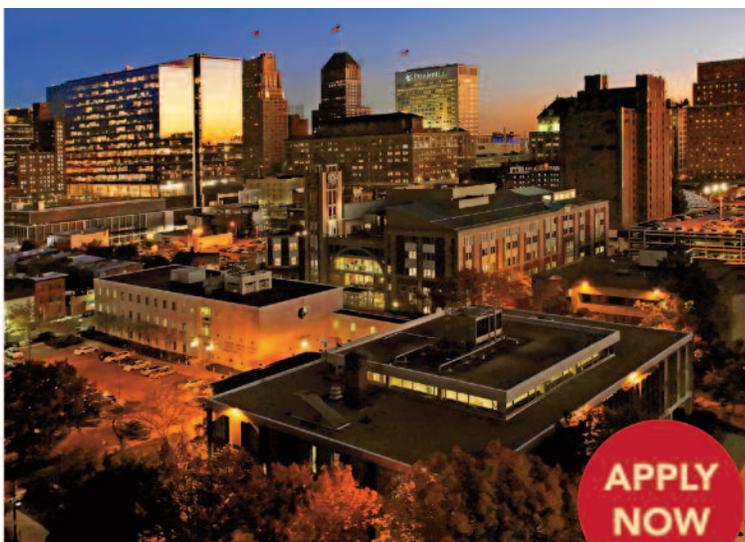
- Says your computer has been infected and to click on a link to fix it. Do not click, or hang up the phone.
- Asks you to call a number to confirm a “suspicious purchase” on your credit card. Call the customer support number on your credit card and ask them.
- Anything else you are uncertain about... Check with your supervisor or IT person, delete it, go to the website yourself and check, or call or email the sender directly using their website.

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Filling a Food Desert & Beyond

Expanded Real Estate Impact Fund aims to foster revitalization of underutilized sites

By Melissa Orsen,
Chief Executive Officer,
New Jersey Economic
Development Authority

East of Routes 1 and 9 in the City of Elizabeth sits the site of a closed New Jersey Transit bus maintenance facility, a challenging, formerly contaminated area where redevelopment attempts had been unsuccessful.

Surrounding the site is a food desert that has long impacted the ability of more than 50,000 residents to access fresh, healthy, and affordable food. Studies show this section of Elizabeth has less than 0.09 square feet of supermarket selling space per person, considerably less than the national average of 5.47 square feet.

Jacobs Enterprises is leading an effort to make this food desert home to a 25,000-square-foot, state-of-the-art supermarket, just one element of a 55,463-square-foot commercial development projected to open in the coming months that will include Dollar General and Subway.

A critical component of the financing for the \$17 million project, which is taking shape on the site of the old bus maintenance facility, is a \$1.27 million loan from the New Jersey Economic Development Authority (EDA) under the Real Estate Impact Fund. The Real Estate Impact Fund helped to propel the project forward as it allowed the developer to offer an attractive rent to the anchor tenant, IGA, that has signed a 20-year lease.

Expanding support

To support the revitalization of similar underutilized properties in urban areas and stimulate other smaller-scale development projects across the State, the EDA recently expanded its Real Estate Impact Fund to offer early capital not only to private developers, but to local government units as well.

The EDA established the Real Estate Impact Fund in 2014 as a pilot program to fill a marketplace need given the unique challenges associated with securing early project financing in urban neighborhoods. The private and public component of the Fund aims to return vacant and underutilized properties to



vibrant venues by providing upfront capital at flexible terms through an EDA investment partnership.

Assistance to private developers is structured as an investment alongside the developer's equity that has a repayment based on project performance. In return for EDA's capital in the project, developer equity requirements are reduced and there is no requirement for a personal guarantee of the debt.

The new public component of the Fund was crafted based on discussions with community stakeholders that emphasized a need for financial assistance to advance the ultimate development of properties that are currently owned by a municipality,

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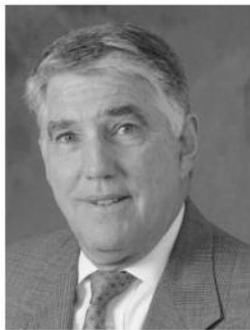
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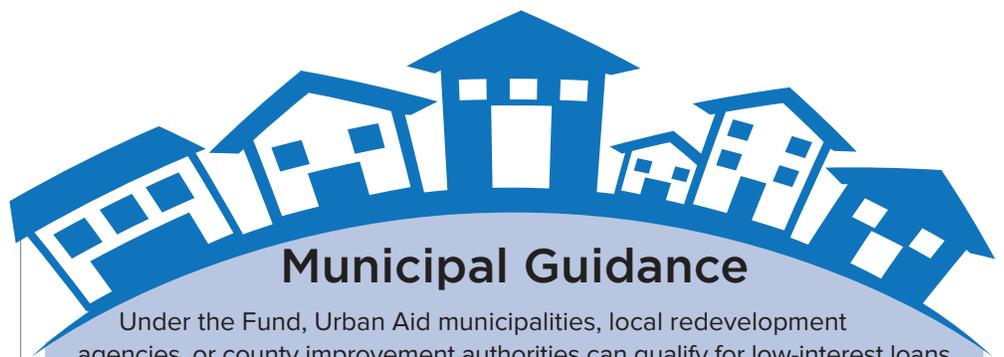
Food Desert & Beyond

local development agency, or county improvement authority (see box). The newly expanded Fund will assist public owners in readying sites for vertical construction by providing funds for predevelopment work and site preparation.

Who We Are:

The EDA is part of the State's results-driven Partnership for Action. Created by Governor Christie and led by Lt. Governor Kim Guadagno, the Partnership is the hub for all economic development activity in New Jersey and is comprised of four interconnected and highly focused organizational elements: Choose New Jersey, the Business Action Center, the Office of the Secretary of Higher Education, and the EDA. 📍

@ The EDA began accepting applications for the expanded Real Estate Impact Fund on January 3, 2017. More information on the Fund is available at njeda.com/RealEstateImpactFund.



Municipal Guidance

Under the Fund, Urban Aid municipalities, local redevelopment agencies, or county improvement authorities can qualify for low-interest loans of up to \$750,000 for certain project costs, including: title, survey, environmental studies and remediation, market and development impact analysis, demolition and debris removal, site boundary security, and marketing the site for sale. To be eligible, the property must be owned by the applicant, lien-free, and viable for mixed-use or commercial development with proper zoning. Applicants will be required to provide a plan for the end-use of the site.

The private investment program is available to for-profit and non-profit developers and business entities that demonstrate experience in successfully completing real estate development projects. These applicants might be eligible for financing of up to \$3 million. The EDA recently lowered the owner equity requirement related to the private component of the Fund from 20% to 10%, excluding grants or developer fees.

Small and mid-size development projects, typically not exceeding a total project cost of \$15 million, are eligible. Qualified projects include mixed-use (residential and minimum 20% commercial), retail, office, industrial, entertainment venues, associated parking garage structures, and/or land acquisition/assemblages for development. Projects can be either new construction or substantial rehabilitation.



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It's Your Deal

Understanding the roles and responsibilities when issuing municipal bonds

By Lynnette Kelly, Executive Director,
Municipal Securities Rulemaking Board



Financing a public project with municipal bonds is a team effort in which many professionals work together to achieve the goals of the municipality. But as government officials considering issuing municipal bonds in 2017, keep in mind that it's your deal.

You are the stewards of taxpayer dollars, and you make the decision to borrow. You decide whether to hire a municipal advisor to act as your fiduciary and you select the underwriter through the process—competitive or negotiated—of your choice. Throughout the life of any municipal bond, you assume responsibility for providing investors with information that is timely, accurate, and complete.

And while the issuance of municipal bonds is your deal, municipalities have an important ally in the Municipal Securities Rulemaking Board (MSRB), the national regulator responsible for promoting a fair and efficient municipal securities market. Protecting municipal bond issuers is a central aspect of the MSRB's mission. Importantly, the MSRB does not regulate state or local governments; its rules are designed to make sure you are treated fairly by the underwriters and with the utmost good faith by municipal advisors you hire.

The MSRB also operates a public platform called the Electronic Municipal Market Access, or EMMA[®], website, which is your key to accessing important information about the municipal market and communicating information to investors. Additionally, the MSRB provides free, objective educational materials for municipal issuers.

Since issuing bonds may be only an occasional event for

certain communities, it's helpful to understand how the MSRB can support you when you decide to issue bonds.

The Decision to Borrow

The decision to access capital from the \$3.8 trillion municipal securities market is always handled at the state and local level. Government officials have a responsibility to their taxpayers to make informed decisions about how to finance a public project. Understanding conditions in the municipal securities market and evaluating your locality's existing bonds are important steps in the decision to borrow.

“Importantly, the MSRB does not regulate state or local governments; its rules are designed to make sure you are treated fairly by the underwriters and with the utmost good faith by municipal advisors you hire.”

The MSRB's EMMA website provides free access to information and data about the municipal market and nearly all existing municipal bonds. Before deciding to issue bonds, visit EMMA's Tools and Resources page to see what issues are scheduled to come to market and how they are priced, monitor the trade activity of your locality's existing bonds, and view upcoming federal economic reports or other events that can have an impact on the municipal bond market.



Stay Secure

If at any time you suspect a municipal finance professional of violating MSRB rules or acting unfairly, report it to the MSRB by phone at 202-838-1330 or by email to complaints@msrb.org and the MSRB will forward your complaint to the appropriate enforcement authority.

Working with Financial Professionals

Once a municipality has decided to issue bonds, an important step is assembling the deal team, which can include municipal advisors and underwriters. Check the MSRB's website, at msrb.org, to ensure that any firm you are considering is properly registered

with the MSRB and that individual professionals have passed the appropriate professional qualification examinations. Working with unregistered or unqualified financial professionals puts a municipality at risk.

MSRB rules and professional qualification requirements are designed to ensure the advice you receive from a municipal advisor is in the municipality's best

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interest. MSRB rules require underwriters working with a municipality to deal fairly, disclose potential conflicts of interest and honor your wishes about some of the ways bonds are marketed and distributed to investors. You can read more about protections for municipal bond issuers in the Education Center on the MSRB's website.

"The MSRB is a critical part of the tax exempt bond market and through its rules has an impact on the debt issuance of local government entities in New Jersey. The MSRB is responsible for regulating the municipal securities industry and develops rules for investment and commercial banking firms that underwrite and trade municipal bonds. Additionally, in 2010 under Dodd-Frank, the MSRB's mandate was increased to regulating the activities of municipal or financial advisors."

—Noreen White, former Board Member MSRB;
Co-President Acacia Financial Group

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Continuing Disclosure

Once a municipality's bonds have been issued, it is the municipality's responsibility to provide investors with required ongoing material information in a timely and complete manner. Annual financial and operating information, notices of major events that may affect bondholders and other information is essential to helping investors make fully informed decisions about buying, selling, or holding a municipality's bonds. The MSRB's EMMA website serves as the official platform to disclose this information to investors.

“Working with unregistered or unqualified financial professionals puts a municipality at risk.”

Municipalities can schedule free email reminders from the MSRB to alert key individuals of upcoming filing deadlines. The MSRB also offers free phone support, how-to videos and educational resources to support state and local governments with understanding and fulfilling their continuing disclosure obligations.

Whenever a municipality decides to issue bonds, remember—it's your deal, and rules and resources of the MSRB are there to help ensure the process is fair. Take advantage of these tools and resources to help you make informed decisions about issuing municipal bonds and communicating with investors. 📌

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Seaside goldenrod in Barnegat Light NJ
Photo by Ben Wurst

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Live-Streaming Meetings

Township of Union launches live-stream of public meetings on Facebook

By Manuel Figueiredo, Mayor, Union Township

Effective communication has been said to improve quality of life and in government, effective communication with residents does so in the most basic of ways.

Whether you need to reach the masses with important information about an impending weather event, disseminate information about an ordinance change, or just to ensure maximum levels of transparency, communication and the channels through which messages are received, are of utmost importance.

The Township of Union, located in Union County, has taken heed of this notion and revolutionized the way messaging is being delivered to our residents by recently re-vamping our media strategy to include content for Facebook, Instagram, and Twitter.

Facebook to Face Meetings

Recognizing that a large portion of residents are active on Facebook, we have raised the bar and ventured to use Facebook Live to air footage of our events and, more recently, to air Township Committee Meetings.

The Township of Union prides itself on being a front runner in the utilization of new technology. Not only were we one of the first townships in the State to televise our committee meetings, but we were the first in the county to convert our programming to HD. The ability to use live-streaming to reach our residents is another accomplishment we take great pride in.

According to TV 34 Station Manager, Sal Terrezza (shown above), the Township of Union has several methods of communicating with residents outside of social media, including our website, mobile application, in-house television station, which features original programming; the utilization of Code-Red Alerts that deliver messages via email and text; and a subscription service operated through our website.



Digital Civic Engagement

The idea to utilize Facebook Live came after painstaking research as to where residents are receiving and exchanging the most information.

“The fact is that a large portion of our residents are bypassing formal and official modes of communication with the Township by way of local forums on Facebook,” Terrezza said.

Here, Terrezza added, residents discuss everything from local restaurants to how to report pot holes, missing pets, and even problems with utilities and infrastructure.

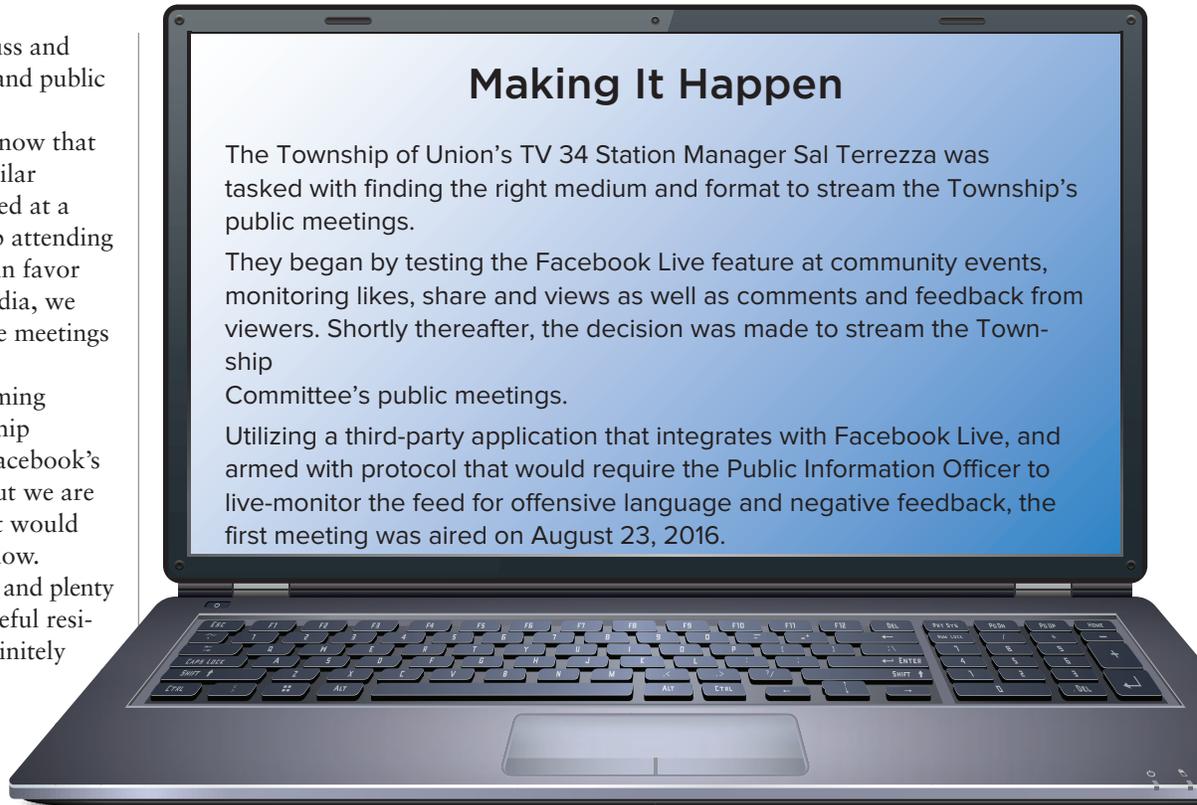
What happens as a result of this vacuum is that the process of in-person civic engagement—a process that is designed to

give residents a forum to discuss and report issues by way of email and public meetings—gets discarded.

Those of us in government know that many times residents have similar concerns that may get addressed at a public meeting. As people stop attending and participating in meetings in favor of the microcosm of social media, we have to find a way to bring the meetings to them.

For now Union is only streaming community events and Township Committee Meetings due to Facebook's 90 minute streaming policy, but we are currently pricing software that would allow a longer streaming window.

"We received over 100 views, and plenty of positive feedback from grateful residents," Terrezza said. "It's definitely a tool that we will continue to utilize that we believe has the power to propel our approval ratings with our residents." 📱



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Three Rivers Inspiration

Pittsburgh's lessons on reviving stranded office and retail giants may help New Jersey

By Lisa Cintron, PlanSmart NJ

New Jersey has witnessed a number of headlines pointing to vacant office parks and retail spaces that have transformed into ghost towns. The stories tell of millennials leaving the state in their prime working years and highlight New Jersey's aging population. It sounds deadly for the state and its economy, but what if there was a giant cement solution sitting right in front of our eyes? According to a recent study by PlanSmart NJ, the state houses 21 million square feet of vacant retail and office space or the equivalent of five Empire State Buildings and more than 23 large box stores. These properties, when coupled with strong local leadership, represent immense opportunities.

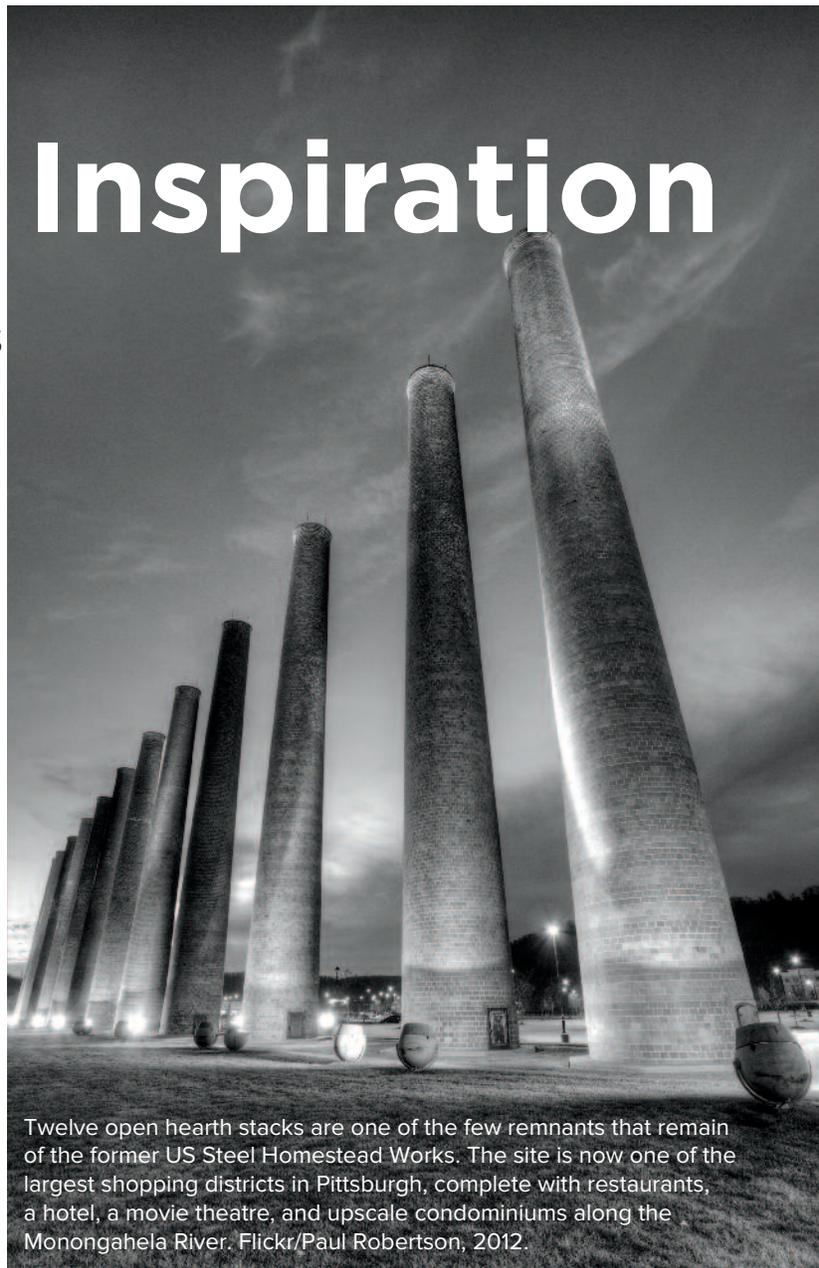
New Jersey was once an industry leader in innovative suburban office and retail space, but demand for such spaces has not kept up with supply, leaving an oversaturated market and a dying breed of large lot office and retail buildings. One in three municipalities struggle with these increasingly vacant behemoths, but the loss of jobs and revenues can be felt beyond municipal borders and throughout the region. In fact, the average stranded building robs a community of approximately 584 jobs which means the community stands to lose \$14,000 a week in lunch purchases alone.

An example, an opportunity

A bleak future is not written in stone, though. With some creativity and support from mayors, local officials and communities, opportunities for flourishing futures for these sites can be achieved.

In fact, we can look to our neighbor to the west for some inspiration.

In 2000, the city of Pittsburgh was facing a grim future. Exodus from the city had cut the population in half. And while other



Twelve open hearth stacks are one of the few remnants that remain of the former US Steel Homestead Works. The site is now one of the largest shopping districts in Pittsburgh, complete with restaurants, a hotel, a movie theatre, and upscale condominiums along the Monongahela River. Flickr/Paul Robertson, 2012.

cities were experiencing economic growth, Pittsburgh struggled as the steel industry collapsed and abandonment plagued the city. Jump ahead 15 years to 2015 and the story is radically different, as Pittsburgh finds itself among Forbes' top 10 Most Livable Cities in the United States (just behind Washington D.C.).

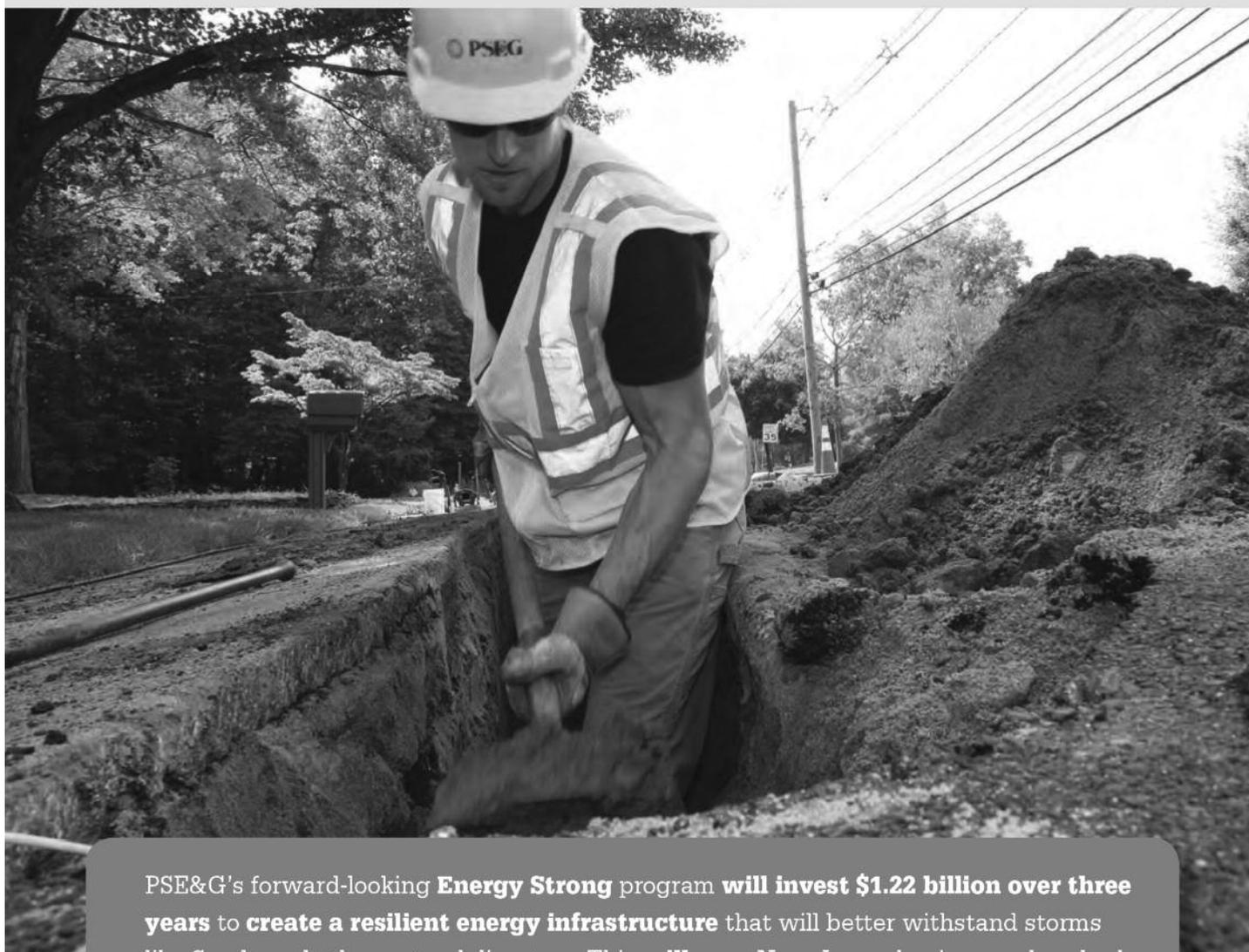
So, how does the transition occur from steel capital of America to a city on the cusp of complete abandonment to a top destination for highly educated millennials?

Many have inaccurately identified the 2006 Google takeover of an old Nabisco factory as the city's turning point. We have seen Google's offices act as a powerfully attractive force for other prosperous companies in places like Seattle and Boston. But attributing Pittsburgh's turnaround to Google fails to recognize the village of people involved and decade of work which ultimately transformed Pittsburgh from a city spiraling towards failure to a forward-thinking city of growth. This growth was specifically designed to save the city by transforming

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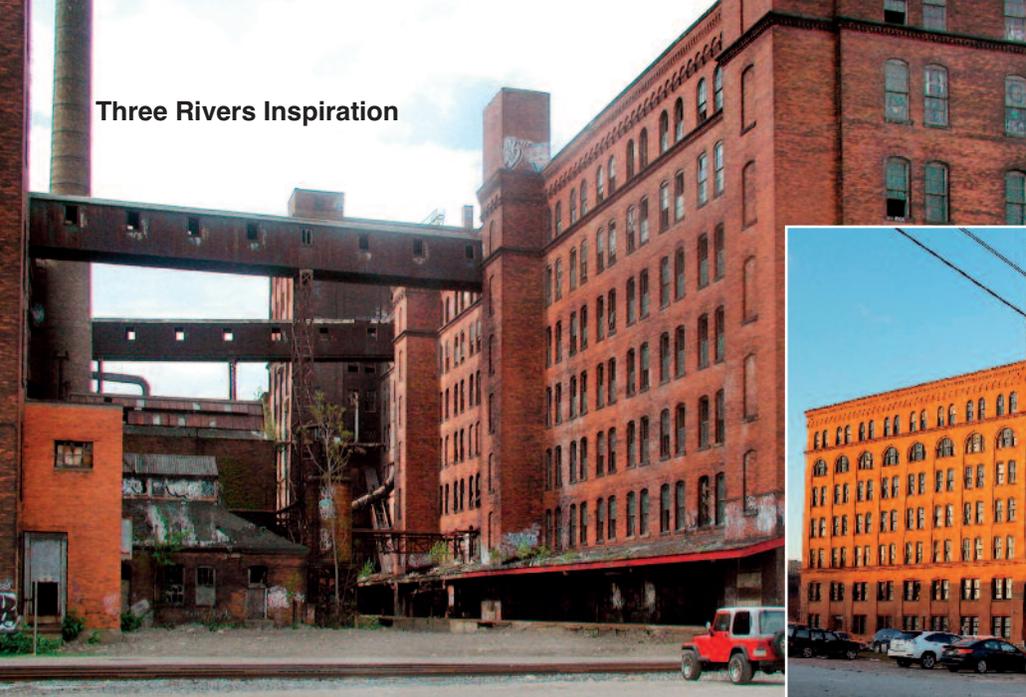
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Three Rivers Inspiration



The old Armstrong Cork Factory from across the Allegheny River before being converted to condominiums and after.
Left: Flickr/ William Real, 2003; Right Flickr/ William Real, 2012

it through a vast array of initiatives and was not the culmination of a single-minded hope of attracting Google—although that was the ultimate reward.

Making it happen in New Jersey

Although New Jersey's stranded assets are located in the suburbs and there are not enough Fortune 100 companies to populate all of them, there are plenty of lessons from Pittsburgh that can be applied to these sites to transform them into attractive destinations for residents and businesses alike.

Pittsburgh's transformation included offering active transportation, entertainment, and cultural attractions while highlighting the accessibility of key research and development leaders. Achieving this goal required strong leadership—which was provided by Mayor Tom Murphy from 1994 through 2005—a vision for the future, and a commitment to public-private partnerships, which according to Mayor Murphy, “leveraged more than \$4.5 billion in economic development in the city.”

Most importantly, though, Pittsburgh's transformation was holistic, looking beyond any single struggling site to the broader goals of the region.

A decade of work, a motivated team and an understanding of the interconnected puzzle of urban planning and economic development transformed Pittsburgh into a destination for millennials, families,

and baby boomers alike who desire to live in a vibrant community where walkability ranks high and bike trails and cultural activities abound.

When you attract people, you create an environment where businesses can flourish. Applying this process of destination creation could be truly transformative for New Jersey's stranded assets if each site is looked at individually to

transform in such a way that would best compliment the community and region. 📍

@ For more information about the challenges and opportunities presented by New Jersey's stranded office and retail sites and for a step-by-step guide to addressing these properties, please visit “A Guide to the Future” on plansmartnj.org.

Inspirational Projects

Each decision that was made in Pittsburgh was part of a broader strategy that worked to reinvigorate all of Pittsburgh as one interconnected unit.

- A red-light district was transformed into a center for cultural arts and training, attracting more than 2 million people annually. Many of these show attendees would arrive early for a preshow dinner and then stay for post-show drinks, which breathed life into the city's restaurant scene.
- Downtown, Pittsburgh's leadership worked to attract businesses by connecting new office buildings with public transit and providing parking garages. Throughout the city, surface parking lots were transformed into open space and places for community members to stop and relax by a fountain or under the shade of a tree.
- Abandoned steel mills—Pittsburgh's version of stranded assets—were turned into mixed-use destinations that maintained the community's character while addressing the walkable demands of today's society.
- A new stadium was built across the river from the downtown and surface parking was largely removed so that when game day came around, attendees would park in the cheaper downtown parking garages, visit the local restaurants and bars, and walk or take public transit across the bridge to the game.

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Engaging the Young Generation

Swedesboro’s summer student intern program attracts future municipal officials

By Tanya Goodwin, Municipal Clerk, Swedesboro

At the 101st League Conference, Tanya Goodwin, Municipal Clerk of Swedesboro, and J. Christian Bollwage, Mayor of Elizabeth, were members of a panel “The Next Generation of Municipal Employees.” Following are articles based on their presentations.

Swedesboro’s Summer Interns



The question that lies upon us professionals today is this: how do we engage the “younger generation” in gaining knowledge of local government outside of the classes offered in school, in generating the pride of community, and in being vocal about their interests, concerns, and opinions?

In most municipalities some professional positions are held by one individual over a long period of time. Consequently, these positions are unknown to anyone not working in municipal government. For individuals in other professions they are not aware of the different opportunities in municipal government, including volunteering.

Over the years with professionals or volunteers retiring, I have witnessed licensed professionals holding multiple positions within their own municipalities and/or “hanging their licenses” in municipalities to fill gaps. For the boards and committees, we experience vacancies with few stepping up to the plate to

fill them or in some cases one person volunteering for more than one board, often causing a “burn out” for that individual.

When the opportunity presents itself, I try to remind residents that there are opportunities to have their voices heard by volunteering on a board, for town-wide events, by attending meetings, expressing their concerns, and offering solutions to ongoing issues. Unfortunately work commitments and/or family responsibilities hinder their ability to participate.

With the support of my Mayor and Council we started a summer student intern program in 2013. The premise was to not only emphasize the volunteer aspect, but the possibility of

careers for a generation not privy to careers in government.

For example, somebody who enjoys math could aspire to be a treasurer, a Chief Financial Officer or Tax Collector; somebody who likes the process of government and the importance of rules and regulations could be a municipal clerk; somebody who likes dealing with calculations and science could be a licensed water/sewer operator or a public works director; or somebody in business could be an administrator. These are only a handful of roles high school students could hope to fulfill in pursuing work within their local government and establishing a long term career.

“ In years past we have had a variety of students participate, those enrolled in student government, political science, and members of the debate team, for some this being their first work and or volunteer experience.”

The Program

The program is offered to high school students. Though most professional positions and board appointments are intended for older participants, the younger participants are encouraged to volunteer during town events in Swedesboro.

The two-week program, which is held in the summer, is Monday through Thursday from 9:00 a.m. to noon. It is formatted so that the participants can

learn about Swedesboro’s Government Services, and how we interact with our county and the State.

At the start of each morning, I teach the basics of municipal government, using the Municipal Clerks Desk Reference as a guide, followed by an open discussion. Afterwards, the students will visit a department, one day, the police station, where they are given a tour of the department, shown their equipment, and visit the courts.

Another day they are at the library, for a tour then assist with a project. During the program, the students will tour, and in some cases assist with projects at the Swedesboro Historic Society, the Fire Department, and the Water & Sewer departments, where they are instructed on how the systems work and how the water and sewer is treated to make sure that the drinking water is safe.

The second week also consists of education, as well as assisting with town projects. To date, participants have helped with record retention, making sure that each block and lot has a file, combining records into one block and lot, converting file boxes into new, smaller and condensed boxes, participating in

town clean-ups, and more.

Participants meet Mayor and Council members at a council meeting, where they introduce themselves, outlining why they participated in the program and what they hope to gain from the program. This provides them with public speaking practice.

In order to successfully complete the program, participants must attend all classes, be punctual, dress professionally, and attend the council meeting. At the program’s conclusion, participants submit a paper critiquing the program, identifying what they liked and disliked, and give recommendations. They are then given a \$180 stipend.

Participating in the Program

The program information is distributed to the schools and the local library, as well as posted on our website. In years past we have had a variety of students participate, those enrolled in student government, political science, and members of the debate team, for some this being their first work and or volunteer experience.

Five students are selected from a pool of applicants. The applicants are advised that they MUST be available during the

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program dates and that there will be no opportunities for makeup.

To apply, applicants must submit a one-page essay about themselves, expressing why they want to be in the program. After the application deadline, applicants are scheduled for an interview. I ask them about themselves and their interests then provide an outline of the program. After the interview, students are notified of the acceptance into the program. To make the decision on who is accepted, we use a rubric application and interview sheet with a

“ We are always working on ways to engage young adults in Government, be it by offering internship opportunities to college students and community service opportunities for working professionals.”

grading system of 1 to 4 on each item, for example appearance (neatly/appropriately dressed), enthusiasm/interest, ability to communicate, etc.

For me, the first day is exciting, for them probably a little nerve-wracking. Some of the students know each other, some don't. Some are older, some are younger, but for two weeks they are learning the same information, participating in the same discussions, and are encouraged to speak their opinions or ask their questions.

The last day of the program, I invite the participants to stay for lunch. I also invite our professionals, such as the auditor, engineer, and attorney, to meet

them and speak about their professions and how it relates to municipal government. It's another great way to give the students ideas about their future career path.

The goal of the program is for participants to leave with more knowledge than what they started with, gain an understanding of their potential and an excitement about government. I also let them know that in return, I am always

more than happy to provide a letter of reference/recommendation.

We are always working on ways to engage young adults in Government, be it by offering internship opportunities to college students and community service opportunities for working professionals. I encourage each municipality to start a program of their own and develop a working partnership with their neighboring communities. ♣

New Logo Presented for 102nd League Conference



102nd Annual New Jersey State League of Municipalities Conference
Atlantic City Convention Center, November 14-16, 2017 #njleague

The New Jersey League of Municipalities has unveiled its new theme and logo for the 102nd League Conference, slated for November 14 through 16 at the Atlantic City Convention Center in Atlantic City, New Jersey.

The inspirational thought behind this year's event is "Realizing Tomorrow's Potential" and the event will provide the informational sessions and exhibits to keep municipal officials moving successfully into the future.

"Today's municipal landscape is ever-changing and we at New Jersey State League of Municipalities are committed to serve as a partner in the education and advancement of local government officials in directions that are beneficial to this generation and beyond. We look forward to another year of excellent sessions, exhibitors, and special League events and hope you will join us," said Michael J. Darcy, NJLM Executive Director.

The Conference website will launch this month, and more information will be featured in upcoming editions of *NJ Municipalities*.

TSUNAMI

Municipalities Face Silver Tsunami

Gearing up to face the impact of retiring and aging leaders and staff in local government

By J. Christian Bollwage, Mayor, Elizabeth;
NJLM Past President

Years ago, it was not uncommon for people to spend their whole working life in one place, such as General Motors or the phone company. However, with the changing economic climate, market shifts, and companies downsizing, it is not uncommon for professionals to change jobs every couple of years to accommodate organizational needs or professional and personal growth.

For many, government has remained one of the few fields, where people have spent decades building a career. But after years of dedicated service, many of those careers are approaching an end and local government facing a “silver tsunami,” losing employees who have grown with the organization, gained years of experience as well as developed important professional relationships and community partnerships. These individuals have also acquired the valuable knowledge that comes with performing a job first-hand and the ability to identify the necessary avenues to explore, in order to successfully mitigate challenges along with overcome obstacles.

First Responders

These factors are true for every individual, who holds a position for years,

but particularly valid for our first responders. Whether it is because of changes to the benefit and pension system or because required years of service have been met, police and fire departments continue to undergo retirements and therefore a loss of experience. The level of preparedness that comes with having lived through and handled situations is difficult to teach, particularly in these fields.

Police officers, who came on the job right out of high school or serving in the military, walking the beat night after night, knew a very different beginning to their careers than many officers now. Firefighters, who have 25 years’ worth of experience, combating fires big and small, roof collapses, trench rescues along with the acquired and developed leadership skills heading companies as Captains or departments as Battalion and Deputy Chiefs, are being lost to retirement. Tasks can be taught, but in many cases, the best way to learn something new, is to experience it for yourself.

Changing Times, Changing Experiences

Technology also plays a role in the experience shift. Social media and the increased availability of interdepartmental and interagency radios, along with vehicle-mounted laptops and tablets, have enhanced communication, saved time, and replaced the need for paper or an immediate return to

headquarters to close out procedures. Advances streamline operations and provide vital information at the touch of a finger, but it is also important for municipalities to encourage sharing knowledge and experience through cross-training and job shadowing. This is especially critical for our first responders, because every day contains an element of the unknown.

Achieving a level of preparedness through experience sharing and training provides the skill set to resolve issues, which is so imperative to the learning process. It is equally important for administrators to maintain constant communication with department directors and chiefs in order to understand what needs are being met, what challenges are on the horizon and where support is required.

With benefit, pension, and organizational changes, municipal government is different from what it was decades ago. However, it is important to convey to our young people graduating from college and living within our communities the importance of giving back locally, the personal and professional growth that comes from making a difference, and the overall fulfillment that can be obtained from public service. These individuals are the next generation of municipal managers and the experience they gain now will influence the differences that will be made through their leadership tomorrow. 📌

OPMA and Group Emails

By Edward Purcell, Esq., Staff Attorney–NJLM Associate Counsel

This month we look at something that is important and timely—the Open Public Meetings Act (OPMA) and modern telecommunications technology. In particular, the use of group emails by local elected officials.

Let's go over the basics. OPMA requires that meetings of the governing body be open to the public. In passing the law, the legislature declared that its purpose was to protect the “right of the public to be present at all meetings of public bodies, and to witness in full detail all phases of the deliberation, policy formulation, and decision making of public bodies.” The law further defines “meeting” as any gathering “whether corporeal or by means of communications equipment, which is attended by, or open to, all of the members of the public body, held with the intent... to discuss or act as a unit upon a specific public business of that body.” The law provides for a few exceptions when the public can be excluded but the general rule is that “all meetings of public bodies shall be open to the public at all times.”

Local officials should be wary of violating OPMA in the use of group emails. It is clear that an ongoing email discussion, amongst at least a quorum of a local governing body, would be in violation of the law. OPMA says that discussions must be open to the public and an email chain does not meet that requirement. A more difficult question is whether an email exchange among less than a quorum of elected officials would violate the law. To a certain extent, email exchanges between less than a quorum of elected officials could be analogous to a subcommittee meeting, which is exempt from OPMA. So at this point, it would appear that such discussions would not violate the law.

At least two county prosecutors' offices (Burlington and Gloucester) have issued guidelines on the use of email by public officials. These guidelines are:

1. Email communications should, as far as practicable, not include an effective majority of the governing body where discussion of information related to the business of the municipality is involved.
2. Where email communications do include an effective majority of the governing body, such communications should not include any request for a response. This includes emails sent by municipal employees to members of the governing body. The providing of information to the entire governing

body should specifically indicate that there should be no email replay or other communication contrary to the OPMA.

3. In the rare instance when a response to an email is necessary, such response must not involve any decision making or deliberative function of the governing body or otherwise address public business as contemplated by the OPMA. Further, the response shall not be made to the entire list of email addresses to avoid even the appearance of impropriety. Utilizing a third party, such as the Clerk, does not change the requirement of the OPMA.

4. “Rolling” email conversations must also be avoided. A “rolling” email occurs when one (1) member of the governing body or a third party contacts other members via email individually to successively discuss or gain opinions on an item of Township business. This would apply to other forms of electronic communications as well. However, communications between less than an effective majority of the governing body do not violate the OPMA provided the dialogue does not become a “rolling” discussion that ends up including an effective majority of the governing body.

We should clarify one wrinkle. It is a common practice for local government officials to receive information packets before meetings. Most often these include an agenda and attachments. This should not be a violation of OPMA as long as the transmission is one way between the clerk and each individual elected official. The safer practice is to “blind copy” the governing body members so that they cannot just “reply all” to the email.

In sum, the rule is: debate and formal action can only be taken during a properly noticed public meeting to avoid challenges to, and invalidation of, actions. For example, courts have invalidated zoning variances because portions of meetings were taken, unlawfully, in closed session. *Caldwell v. Lambrou*, 161 N.J. Super. 2874, 291-292 (N.J. Law Div. 1978). It's therefore important to tread carefully when it comes to emails. Don't click “reply all” until you've taken a moment to think about how your actions impact OPMA. ⚡

Note: *I have left the League of Municipalities to enter private practice, joining the municipal group at Difrancesco, Bateman, Coley, Yospin, Kunzman, Davis, Lehrer and Flaum, P.C. Simply put, it's been a privilege to serve local officials at the League. You are the people who keep our state moving, and I'm glad that I will continue to serve local officials in my private practice.*



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GOLD DOME



The State of the State: A Fight Worth Fighting

By Benjamin Dworkin, Ph.D., Assistant Professor of Political Science (Adjunct);
Director of the Rebovich Institute for NJ Politics at Rider University

With a year left in his term, many Trenton observers were looking to Governor Chris Christie's State of the State address in January to be a swan song, a chance to recap his tumultuous tenure as New Jersey's chief executive.

Surprisingly, the speech focused on one issue: combatting opioid abuse. Almost 1,600 state residents died from drug overdoses in 2015, far more, Christie noted, than either car accidents or murders.

Christie's remarks, illustrated with several examples of his personal interaction with addicts—some who made it, some who didn't—was a powerful and passionate testimonial.

Democrats, who control both the Assembly and the Senate, agreed with the importance of addressing the issue. They also grumbled that the Governor neglected to offer ideas about other persistent concerns, notably a sluggish economy and rising property taxes.

Christie's speech offered a lengthy list of action items such as ensuring more beds for treatment, including some for teenagers, expanding access to "sober" dormitories on college campuses and job opportunities for former addicts.

He challenged the legislature to act on his proposals within 30 days—and the Assembly and Senate did exactly that, giving Christie a major victory in his final year in office.

Some elements of the governor's proposals were met with skepticism by policy experts, but these concerns were either addressed or ignored in the final legislation.

For example, the governor insisted that "no citizen with health insurance" should be denied coverage for drug treatment.

In reality, this will be very difficult as state laws only cover about 30% of the health insurance policies held by New Jerseyans. Those covered by Medicaid (20%) and those who receive coverage through the federal government or self-funded plans (50%) are covered by federal law and thus require congressional action to match the Christie agenda.

The governor also demanded that the coverage encompass six months of inpatient and outpatient treatment. This would be a major change to the current system, where patients seldom are covered for more than 14 days. Most of the stakeholders—hospitals and treatment facilities, medical providers,

key legislators—agreed that flexibility was needed. The final legislation mandated an overall limit of coverage that extends for six months, while initially only approving 28 days of treatment, with the opportunity for renewal if necessary.

Another part of the governor's proposal was to limit the prescription of painkillers to five days. His argument was twofold. First, opioid prescriptions can lead to addiction by the patients who use them. Second, too many of these drugs end up being stolen, sold, and used by someone other than the patient to whom they were prescribed. "Four out of every five new heroin users got started by misusing prescription painkillers," noted Christie.

“ The speech was less of an update about New Jersey's condition than a focused agenda designed to attack opioid abuse.”

Some argued that the limit would fail to achieve its intended goals because patients rarely become abusers of their own prescriptions and that doctors would simply overprescribe for the five days so the patient could self-regulate their own treatment as needed over longer periods of time.

Nonetheless, the five-day limit was passed into law overwhelmingly.

New Jersey is now at the forefront of fighting opioid addiction. Like any significant legislation, there are sure to be adjustments down the road as both anticipated and unanticipated problems become apparent.

The passage of the legislation itself is a major accomplishment for Christie, especially as a lame duck chief executive with low approval ratings.

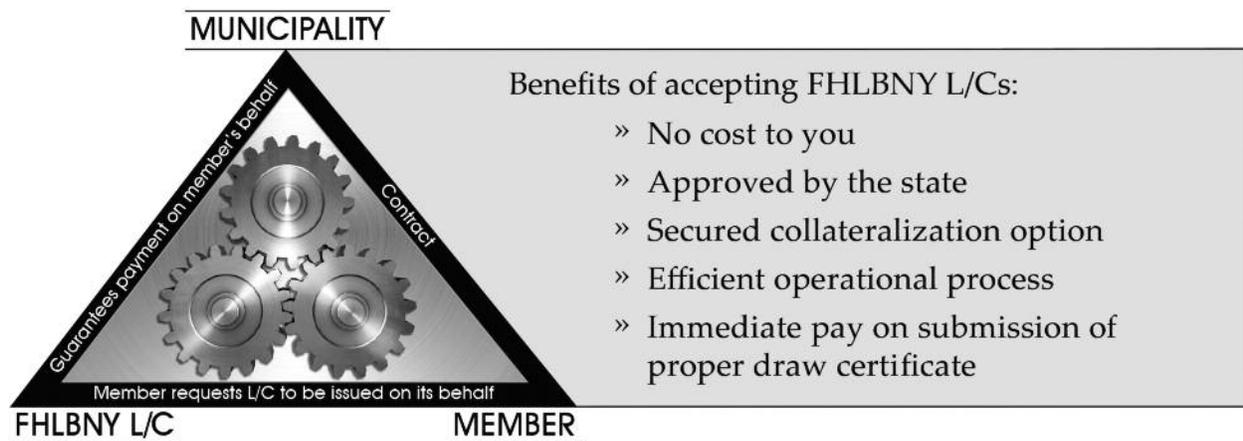
In the end, the State of the State was less about platitudes, as many expected, than a focused attack on an issue upon which the Governor is genuinely passionate. As has been said, those are often the issues most worth fighting for. ♣



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FINANCE CENTER

Permanent Financing of Capital Projects

By Edward J. McManimon, III, Partner, McManimon Scotland and Baumann; League Bond Counsel

Issuing bonds to permanently finance a municipality's outstanding bond anticipation notes and/or other previously unfunded capital projects is more involved procedurally and strategically than issuing bond anticipation notes.

Procedure and structural issues

1. Pursuant to the New Jersey Local Bond Law, bonds must be sold at public sale after due advertisement and awarded to the bidder whose bid reflects the lowest interest cost over the life of the bonds.

The options in structuring the terms of the bid, however, leave open the manner of determining the actual low bidder. The award could be based on net interest cost (NIC) which is the actual aggregate total interest rate on the issue, or it could be based on true interest cost (TIC) which is the time value of the actual aggregate interest based on when the payments are due. The bond market prefers and generally asks for TIC in its market calculations, but it is often confusing and hard to explain to the municipal officers.

The bidders also generally bid a premium for the bonds, which is basically an amount in excess of the amount of bonds which is a marketability issue for the bidders. This amount is then subtracted from the aggregate interest cost in determining the low bid. There are a number of tax as well as market reasons for the premium that are better left for another article. It is important, however, to determine whether to limit the amount of premium since it either needs to be held to pay future interest payments or allocated to future capital projects.

The bids are submitted electronically rather than manually or by fax as in bond anticipation notes. There are primarily two different bid "portals" to be used for bidders to see the bid terms and the municipality's Official Statement (noted below) and other information in order to submit bids.

One is Parity which is linked to most of the financial community's operations and, therefore, preferred by them; and the other is Grant Street, which in addition to providing the terms

for the bids also provides an alternative method of bidding that allows the bidders to access an open auction where bidders bid against themselves—often the preferred method for municipalities. There are good reasons for either choice and it should be discussed with the municipality's advisor.

“ Generally, the bonds are offered with an optional call prior to the final maturity to be exercised by the municipality but only after 8 to 10 years of the date of the bonds.”

2. While not required legally, the municipality must prepare and submit financial and demographic information to a national credit rating agency (usually Moody's or Standard & Poor's). This generally requires a few weeks for the rating agency to review and decide on the rating. This time needs to be calculated into the timetable. Without a credit rating, it is unlikely that the municipality could receive bids.

3. The preparation, posting, and distribution of an Official Statement to the potential bidders also is not "required" but is, nevertheless, critical. This is usually prepared by the municipality's financial advisor and auditor, with assistance from its bond counsel, and contains the critical financial and demographic information about the municipality that is relied on by the bidders.

4. Before proceeding with the actual sale, the municipality or its advisor needs to check the Electronic Municipal Market Access (EMMA) site to determine if the municipality is up to date and in compliance with its secondary market disclosure obligations.

There are specific reporting obligations that must be adhered to annually. If they are not up to date or fixed before the bond sale, the bidders will not be able to submit a bid.

5. Once the winning bid is determined and awarded, the municipality must finalize the Official Statement with the bond details and distribute final copies to the winning bidder within seven business days of the sale.

6. The timing of and the maturities of bond anticipation notes should also be considered and analyzed so that a bond

sale can be held, if practical, within 90 days of the note maturity to avoid the bond issue being considered, for tax purposes, as an advance refunding.

A full discussion of the implications of this would be too cumbersome for this article, but there are significant benefits to this issue in order to preserve future refinancing of the bond issue if the interest rate market reduces over the time. For tax-exempt purposes, a bond issue can only be “advanced refunded” once.

It is preferable not to use that one opportunity to advance refund a note issue. This should not “control” the decision as to the timing of the bond sale since the market for the bonds is the most important factor, but it is worth consideration.

7. The optional redemption provisions, which permit the prepayment of the bonds within certain parameters prior to

their maturity, should also be addressed and considered. This is critical in the event that interest rates go down and the municipality looks to refinance the original bonds.

Generally, the bonds are offered with an optional call prior to the final maturity to be exercised by the municipality but only after 8 to 10 years of the date of the bonds. A shorter call date would likely adversely affect the bid and a longer call date is unnecessary and only puts off the benefit otherwise available to the municipality to refinance the bonds if interest rates reduce over the life of the bonds.

There are many other strategic issues involved, but suffice to say that there is a process that must be adhered to and there are decisions and options available that can enhance the bond offering in this market. ♣

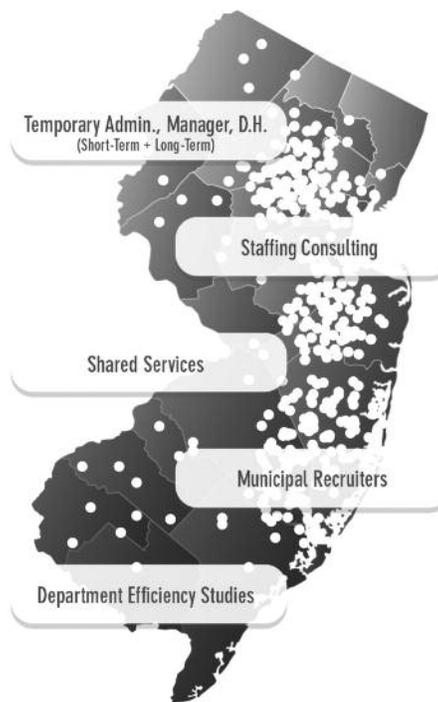
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LEGISLATIVE UPDATE

By Michael F. Cerra, NJLM Director of Government Affairs;
Lori Buckelew & Jon R. Moran, NJLM Senior Legislative Analysts



A-4429/S-2855

Permits publication of legal notices on websites instead of newspapers

Status: 2nd reading in the Assembly and Senate

This permissive legislation would allow a municipality to publish its legal notices on its municipal website instead of the official newspaper. If a municipality opted to publish its legal notices on its municipal website, it would also be required to publish legal notices for its residents that relate to the municipal government, such as public notices for liquor license transfers or land use notices. If a municipality wishes to publish on its website, it must create a notice page that is indexed and provides a listing of current notices and link to the full text of the current notices.

The legislation provides for a three-month transition period that would require the municipality to publish all its legal notices both on its official municipal website as well as in the official newspaper. In addition, twice a month during the transition period, the municipality must publish in the official newspaper that all legal notices relating to the municipality may be “solely and exclusively published by electronic publication beginning at the end of this time period” and the notice must include the website for the electronic notices. Finally, for the entire three-month period, the municipality must prominently display on its official website a notice that all legal notices relating to the municipality may be solely and exclusively published by electronic publication beginning at the end of the three-month period.

A-4429/S-2855 also provides that if an electronic legal notice is inaccessible for 25% or more of the publication timeframe, then the time clock on the legal notice would start

again beginning from the day on which access to notices is restored.

The State’s Office of Information Technology would be required to establish a state page that would contain a directory of all government agency notices website.

It is important to note that A-4429/S-2855 provides municipalities with the option to publish their legal notices on their municipal websites. The legislation would not preclude a municipality from publishing a notice, in addition to the municipal website, in a newspaper. This is no different than today when municipalities publishes legal notices, particularly notices to bid, not only in their official newspapers but multiple newspapers.

The League is joined in supporting this legislation by the New Jersey Association of Counties, New Jersey School Boards Association, and the New Jersey Conference of Mayors. Our coalition supports this permissive legislation, as it will provide local leaders with a tool to streamline an antiquated process and replace it with a more contemporary method for advertising legal notices that will save valuable taxpayer dollars.—LB



SCR-120/ ACR-202

Freezes property taxes for all 65 years and older

Status: (respectively): Senate Community and Urban Affairs Committee and the Assembly State and Local Government Committee

The League of Municipalities opposes SCR-120, and its companion measure, ACR-202, which would unfairly burden municipal budgets and most



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What: The Eighth Annual Government Technology Education Conference

Where: The Palace, Somerset, New Jersey

When: April 6, 2017

Keynote:

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2016 event: Last year's event saw almost 200 attendees, 17 educational forums and 43 vendors, providing many networking opportunities. This year, we are applying for four contact-hours of IT CEUs issued by the Division of Local Government Services!



NJ GMIS is an association of New Jersey public sector technology leaders. We provide organizational structure, networking and activities to enhance coordination among state, county and local governments along with public school agencies.

Legislative Update

local property taxpaying citizens and businesses.

If approved by both Houses of the Legislature, in accordance with Constitutional requirements, and ratified by the voters at the November election, this proposal would amend the State Constitution to freeze property taxes on the primary residences of all homeowners who are 65 years of age and over.

Under the amendment, this property tax freeze would take effect once the homeowner turns 65 years of age or once the home is acquired by a person 65 years of age or over. If a homeowner is already 65 years of age or over at the start of the next year after the amendment is approved, the property tax freeze would take effect that year. A homeowner would have to apply each year to continue the property tax freeze. In the case of ownership by spouses, only one of the owners would

have to meet the age and residency requirements in order to apply for the property tax freeze.

Currently, by statute and not by the Constitution, homeowners 65 years of age and over are responsible for paying property tax increases on their primary residences. Some of these homeowners are eligible for a reimbursement of their increased property tax payments, if they meet certain income requirements. This amendment would allow all homeowners 65 and over, regardless of income, to have their property taxes frozen, and would mean that homeowners currently receiving reimbursements for property tax increases no longer have to pay future increases up front.

The property tax freeze under this amendment would continue if the property is transferred to a surviving spouse who is 65 years of age or over, so long as the surviving spouse uses the property as their primary residence. The

freeze would end upon the transfer of the property to any other owner or upon the property no longer being used as the primary residence of a qualifying owner, at which point the property would be subject to ordinary assessment and property taxation.

Because the proposal does not require the State to reimburse the homeowner's municipality, we oppose SCR-120 and ACR-202.

The revenue denied as a result of the freeze would only burden the municipal budget. The school district and the county, as well as any special districts, would still be entitled to 100% of their levies. Unless amended to ensure State reimbursement of municipal losses, the revenue shortfall would be reflected in local purposes levy, and the difference would need to be covered by all non-senior residents and by the business community in the municipality.

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asking for consideration of our concerns. We will inform you of their response. In the meantime, we must oppose SCR-120 and ACR-202.—JRM



A-2617

Requires forfeiture of office when convicted of certain corruption offenses

Status: Assembly Judiciary Committee

The League of Municipalities supports A-2617. This bill requires immediate forfeiture of office for public officials and employees convicted, in a Federal Court, of certain corruption offenses.

Current law (*N.J.S.2C:51-2*) provides that if a person is found guilty, or pleads guilty, in State court to an applicable offense, that State court must enter an order of forfeiture immediately, unless the court, for good cause shown, orders a stay pending a hearing at the time of sentencing. However, if the person is convicted of an analogous offense in Federal court (or under the laws of another state), a New Jersey court can enter an order of forfeiture only upon application of the county prosecutor or the Attorney General.

Under this bill, after a Federal Court conviction or guilty plea, State court would immediately order forfeiture of office, upon receiving notification from the county prosecutor or the State Attorney General. There would not need to be an application procedure, which would delay final action.

This bill would not affect the procedures for persons convicted of an offense under the laws of another state. In those cases, the county prosecutor or Attorney General would still be required to bring an application to a New Jersey court for an order of forfeiture.

The continued employment of corrupt individuals in the public's service constitutes a disservice to the people, and to the vast majority of honorable public servants, who hold themselves to high ethical standards. It weakens the trust that citizens need to have in their representative governments and governmental agencies. And that, in turn, threatens to undermine confidence in, and the perceived legitimacy of, our political institutions.

We salute the sponsor of this legislation and we are happy to be able to lend our support for swift and favorable action on A-2617.—JRM



S-280/ A-865 and A-853

Removes statute of limitation for certain civil actions against public entities

Status: (respectively): Senate and Assembly Judiciary Committees

Companion bills (S-280/A-865) and similar legislation (A-853) have been introduced, which would:

- Completely eliminate (or, in the case of A-853, extend to 30 years) the statute of limitations (SOL) for bringing civil actions for sexual abuse.
- Waive sovereign (and charitable) immunity to make public entities (and charitable institutions) equally liable.
- Include actions brought against an employer or volunteer supervisory person or entity for actions alleging negligent hiring, supervision, or retention by any organization, including charitable organizations.

As currently drafted, we must oppose these proposals.

By broadly removing the existing statute of limitations, these bills may subject taxpayers to a flood of fallacious lawsuits. We will ask that these bills be amended to exempt public entities.

Statutes of limitation are fundamental parts of American law. They are designed to prevent fraudulent and stale claims from arising, after all evidence has been lost or after the facts have become obscure through the passage of time or the defective memory, death, or disappearance of witnesses. They are particularly important in civil matters, like lawsuits, which are decided on a 'preponderance of the evidence' standard, and need not be proved 'beyond a reasonable doubt.' In sum, these bills' blanket removal of SOLs would handicap taxpayers' ability to defend against lawsuits.

However, by exempting public entities from this legislation, the legislature would still give victims the ability to bring suit within two years of 'the time of reasonable discovery of the injury and its causal relationship to the act of sexual abuse' and allows a court to toll the SOL because of the 'plaintiff's mental state, duress by the defendant, or any other equitable grounds.' This language was adopted in the early 1990's in response to concerns about sexual abuse. Without greatly expanding the statute of limitations for taxpayer-supported public entities then, this language would still make sure that victims can be heard, while protecting taxpayers at the same time.

Those who violate a minor's trust and commit child abuse should be prosecuted and punished to the full extent of the law. The broad SOL created for sexual abuse in the early 1990s empowers victims and protects taxpayers. Broadly removing this SOL would handicap the ability of taxpayers to defend against lawsuits based on stale evidence. Thus, the League asks that public entities be removed from these bills.—JRM



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THE BUZAK LAW GROUP, LLC

Attorneys at Law



MONTVILLE OFFICE PARK
150 RIVER ROAD SUITE N-4
MONTVILLE, NEW JERSEY 07045

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Around the State



One Moment in Time

A time capsule was unearthed from a cornerstone during the demolition of the former Hilton United Methodist Church in Maplewood. The one-time church was built in the 1890s and its time capsule contained memorabilia such as the business cards of the builders and the church's programs. The opening was held at the Hilton Branch of the Maplewood Library in January, and despite wintry weather, the crowd overflowed to get a firsthand look at town history. Mayor Victor De Luca (l) and Mark Carelli, developer of the former church site, hold up a July 8, 1898, edition of the *Newark Evening News* from the time capsule (inset). ❧

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