



Kristi M.
Howell-Ikeda

President's Message

Tough times call for tough measures, right? But do those tough measures cost you customers?

I've noticed "cut backs" at two places I use on a somewhat regular basis - Dunkin Donuts and Starbucks. Dunkin Donuts has decided not to put my bagel in a bag with a napkin, instead, handing it and my cup of coffee to me through the drive through. I was annoyed as I tried to juggle everything. I asked if they would put in a bag and they did. It wasn't the normal person in the drive through so I thought, well maybe she's new. Ok, so it's really not that big of deal, right? It was just an inconvenience. But they've been putting it in a little bag. A few days later, I was back and the gentleman that usually works the drive through window was on. He too handed me the bagel wrapped in the pseudo bag with a pile of napkins, so I asked for a small bag again and this time I asked him why they weren't putting it in the bag anymore. He replied that they are now only putting single items in bags upon request and they were told to cut back on the number of napkins they hand out too - "cutting expenses" he said.

And of course, I have a similar Starbucks story. They are no longer putting the cardboard sleeve around the cup. The sleeves are on the counter and I can put it on myself, and I always do - after I realize the coffee is burning my hand. How many people walk out of there without putting the

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Cobra Subsidies Available to Employees

BY AMY WEBB

Businesses both small and large have been impacted by the economic stimulus package that was enacted on February 17, 2009. The American Recovery & Reinvestment Act of 2009 (ARRA) expands COBRA and State Continuation ("mini COBRA") benefits by providing a 65% government premium subsidy for up to 9 months for employees and their dependents that have lost coverage due to an involuntary termination of employment between September 1, 2008 and December 31, 2009. Employees are eligible to receive this subsidy if they were involuntarily terminated as far back as September 1, 2008. This law was passed in an effort to slow the impact of the current economic downturn by the reducing the cost of COBRA coverage. Below are some of the highlights of the new provisions;

Employees who were involuntarily terminated since September 1, 2008 may receive a subsidy and will pay 35% of the continuation premium for a maximum of 9 months per event. Employees have an opportunity to enroll on a prospective basis.

Allow an Assistance Eligible Individual (AEI) and their beneficiaries who did not elect COBRA or State Continuation since September 2008, presumably because of cost, a special enrollment period to reconsider their decision. Coverage would be effective March 1, 2009. Employees must elect coverage during the special enrollment period by April 18, 2009.

The subsidy ends if: 1) the (AEI) becomes eligible for any other group health plan, 2) becomes eligible for Medicare, or 3) 18

months from the original termination date has expired.

The subsidy is reduced or eliminated if an employee (or Spouse) exceeds a modified adjusted gross income of \$145,000 (single filer) or \$290,000 (joint return).

Employers in groups subject to Federal COBRA may permit the AEI to switch to a plan of same or lesser premium that is also available to active at work employees.

The law does not provide premium subsidies for COBRA coverage prior to the date of enactment. In addition, the law does not extend COBRA coverage beyond the original date of COBRA eligibility.

Notification Requirements: The new law imposes notice requirements on the employee, employer and insurance company. Now the challenge begins for employers and insurance carriers as they try to figure out how to notify employees of this new benefit and administer the premium payments. Employers, both large and small, should first start by gathering data on terminated employees retroactively to September 2008. COBRA eligible employers are required to notify employees of this new benefit. Notification timelines and sample letters are available on the Department of Labor website dol.gov/ebsa/COBRA.html. For small employers subject to the State Continuation guidelines, the insurance carrier is responsible for notifying AEI's. Most carriers have put out summaries of the new law and explanations of how they intend to comply. Carriers may be requesting

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Advertising and Article
Submissions Deadline
1st of the Month



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Mt. Laurel, NJ 08054
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bccoc@bccoc.com

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cardboard sleeve around their coffee cup and how much money does it save Starbucks?

And don't think I didn't notice when the girl at the Chick-fil-a® drive through told me that she gave me one bar-b-que sauce. One? Ok, I didn't need the three that they usually throw in the bag, but two works nicely. One just doesn't cut it. So again, I asked for two. Her response was polite and pleasant, she would be happy to give me two, as long as I asked, but their standard policy is now one per order. But I feel like I'm being punished for their carefree attitude of the past when they would throw in a handful of sauces and napkins.

Don't get me wrong, I get it. Diners could go bankrupt from the Sweet N Low® packets and jelly that my grandmother has smuggled out in her purse over the years. I've seen some of my favorites switch to thinner napkins and soap dispensers that give you the proper amount of soap when you place your hand under them as opposed to allowing it be pumped a hundred times. I know there has been a lot of waste.

It got me thinking, what are our members doing to save money? I understand the desire

and in many cases the need to cut back on expenses. But are you doing it to the detriment of customer / client satisfaction and care. Less people working means it takes longer to get a phone call answered or an even longer wait in line, right? Are you doing anything to make the wait more pleasurable? Are you at least cognizant that it's happening? If not, you really should be.

While the measures we're all taking under these conditions are often absolutely necessary, I ask you to pause and make sure that you're not compromising service or quality – because no one will excuse that. I haven't heard anyone say "well the economy's tight, so I understand that my call wasn't returned for three days." Instead I've heard the opposite, "if they want my business in this economy, they need to show me the best service ever." I have to agree, we're all competing for same dollars and there are fewer of them.

So I encourage you to think about the long term effects your decision will have on your customer service and the long term effects that will have on retaining that business.

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BCCOC MEMBER OF THE MONTH

Amica Mutual - Committed to Serving Customers

Knowing you're financially protected against life's unpleasant surprises, like car accidents and house fires, is the best thing about having the right insurance protection. Amica Mutual offers coverage for all of your needs - including auto, home, life, marine, and umbrella policies - and promises to be there when you need us.

"Everyone needs to carry insurance," said Glenn Ashton, branch manager of Amica's Southern New Jersey Office in Mount Laurel. "With Amica, your policy premiums add up to money well spent because Amica provides service like no other insurance company. That means peace of mind for you."

Amica Mutual is the country's oldest mutual insurer of automobiles. The company was founded on a simple principle that has

always guided its business practices: satisfy the customer. In fact, Amica's commitment to customers has earned the company national acclaim.

In 2008, Amica Insurance received the prestigious J.D. Power and Associates'



"Highest in Overall Customer Satisfaction Among National Auto Insurers" award for a ninth consecutive year. The company also received '08 honors for "Highest in Customer Satisfaction Among National Homeowner Insurers" for a seventh consecutive year.¹

In addition, Amica is consistently rated

tops among financial and insurance industry organizations. A.M. Best Company ranks Amica A++ (Superior), its highest rating.² Ward's Financial Group counted Amica Life among its top 50 life insurers in 2008.

Experience Amica service for yourself. Call our Southern New Jersey Office at 1-866-51-Amica (1-866-251-6422) for a free quote today, or visit amica.com for free quotes and consumer information. •

¹Amica received the highest numerical score in the proprietary J.D. Power and Associates '00 - '08 National Auto Insurance Satisfaction StudiesSM. 2008 Study based on 21,236 responses from policyholders of 28 insurance carriers, who were surveyed from March - April 2008 about their experiences and perceptions, and Amica received the highest numerical score in the proprietary J.D. Power and Associates '02 - '08 National Homeowners Insurance Satisfaction StudiesSM. 2008 Study based on 13,139 responses from policyholders of 26 insurance carriers, who were surveyed from May-June 2008 about their experiences and perceptions. jdpower.com

²A.M. Best Company, April 15, 2008.

WELCOME NEW MEMBERS

This month we welcome members who joined us in March

Buchanan Ingersoll & Rooney, PC

700 Alexander Park
Ste. 300, Princeton
609-987-6800
National attorneys and government relations professionals. Serving the state, including Burlington County and surrounding areas.
bipc.com

Capital Public Affairs, Inc.

The Barn at Millstone Park
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cpanj.com

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Attorneys at Law
cmsfirm.com

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We provide consulting expertise in the areas of Group benefits, financials services and insurance.
eveshamcapital.com
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HowardYermish.com

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oakhurstwealth.com

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cesiep.com

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SAMCO Financial, LLC

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U.S. Department of Commerce - U.S. Commercial Services

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856-722-0958
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Anti-Fraud Technology in an RIF Environment

BY JEFFREY BRENNER, ESQ., PRINCIPAL, INTELYSIS



As discussed in a previous *Communicator* article, employers must assess the state of their internal controls to ensure there is little opportunity for fraud to

occur. Since that article, nearly five million jobs have been trimmed from the workforce, and undoubtedly, many companies have not considered the affect of these losses upon their risk management protocols.

Internal controls are designed to safeguard a business's key resources such as its cash, inventory, intellectual property, and people. Key to many effective controls is the segregation of duties, such as the separation of purchasing and receiving authority, check writing and depositing duties, and IT functions and data access / monitoring.

In an RIF environment, owners must ask employees to do more with less. Managers are strained to control their departments as they must handle more responsibilities with less staff. The situation becomes ripe for fraud when the normal segregation of duties collapses into the hands of one employee. But, there are a few low cost technology-based controls employers can implement quickly that can mitigate against a loss or limit them should a fraud not be prevented.

Many accounting software programs, such as Quickbooks, contain audit features and

they should be activated immediately. More importantly, the audit reports should be reviewed by management often. These features can track changes to payees, check amounts, deleted items, vendor information (Vandalay Industries?) along with who did it and when. It will add to the size (and possible speed) of the program, so a review by the IT department may be needed.

In a recent case, a firm had failed to activate the audit features in its accounting software and was defrauded by its bookkeeper. Upon investigation, only a smattering of obvious alterations to the transactions could be identified. Restitution was made, but without an audit trail, the true amount of the fraud was never quantified.

To prevent collusion among employees, unique User IDs and passwords should be assigned and the penalties for sharing such information expressly conveyed to each user. This occurred in an upscale health club where an employee was able to guess an administrative assistant's username and password combination, downloaded the customer list, and sold it to a competitor.

Computer networks and email servers also have audit features and many companies use them to track the activities of their employees on the Internet. A valuable (and entirely free) means of mitigating against an employee selling away proprietary information (or simply looking to defect) is to create a list of your competitors' URL locations (viz. their websites) and email domains (i.e. @bccoc.com). The IT staff should generate a report of any activity associated with those sites/domains and unless there is an obvious business reason for the contact, further investigation may be

warranted depending on the nature of the contact.

Additional risk management activity can take the form of a forensically imaged hard drive of the departing employee's computer. While there may not be any suspicion the employee did anything wrong at the time of separation, if the employee re-appears at a competitor or forms a competitive business, the data preserved in the imaged hard drive may prove invaluable in making a case against the former employee for breach of contract and/or other business torts. It is important for the computer to be forensically preserved as opposed to a routine copy/paste activity because the access dates of each document will likely become relevant if litigation is filed, as will any deleted files. Software such as Ghost cannot preserve all the hidden data associated with a computer hard drive, and it doesn't copy deleted files and other "hidden" data which often become key pieces of evidence. News reports of an increase in wrongful termination complaints may even necessitate such computer imaging as a shield against the former employee's claims.

Using the foregoing risk management tools may not prevent every case of occupational fraud, but the publication of their existence to the workforce, combined with active monitoring of the tools can set the right "tone at the top" for the organization and position itself for future, healthy, growth upon the return of better economic conditions. •

Jeff Brenner is the Director of Operations of Intellysis Corp., located in Cherry Hill, NJ. He can be reached at jbrenner@intellysis.com.

COBRA SUBSIDIES AVAILABLE — continued from page 1

information from employers regarding terminated employees for purposes of this communication. Information specific to New Jersey State Continuation and small group compliance is available on the New Jersey Department of Banking and Insurance website state.nj.us/dobi/index.html.

Premium Payments: Employees will be considered as paid in full once they have paid 35% of the COBRA premium. For groups subject to Federal COBRA (employers with

20+ employees), the employer fronts the 65% subsidy and is reimbursed via a payroll tax credit on Form 941. Under State Continuation plans (NY and NJ employers with less than 20 employees), the carrier pays the 65% and is reimbursed by the government via its payroll taxes.

This new law continues to evolve and clarifications continue to be issued at both the State and Federal level to help employers, employees and insurance carriers better

understand the law and the intricacies of administration. Please continue to monitor the Department of Labor and the NJ Department of Banking and Insurance websites. In addition, consult your insurance carrier or broker for more details. •

Amy Webb, is the Owner of Saratoga Benefit Services, LLC and a member of the BCCOC Board of Directors. She can be reached at awebb@saratogabenefits.com.



BCCOC ADDS NEW AFFINITY PROGRAM

VIP Discount Club: Low-Cost Advertising That Works

BY STEPHEN CELENTANO

The key to any successful business is advertising. Our current economic times make it a difficult decision where to spend your precious advertising dollars. At VIP Discount Club, we feel we have the answer. VIP is proud to announce that through the BCCOC "Affinity Program" we are offering each chamber member the opportunity to advertise their business on our VIP Discount Club website.

VIP Discount Club is a "Member Only" website that is supported by thousands of VIP card holders. From the churches, clubs, schools and sports teams who sell VIP cards to fundraise for their organizations, to the businesses who give their employees and customers VIP cards as a gift, constant traffic is driven to the VIP website.

VIP members enjoy the hundreds of discounts and thousands in savings offered by our VIP merchants.

When traveling to our website vipdisclub.com, you will find categories that include: Online Shopping, Travel,

Automotive, Dining, Wanamaker Ticket Office, Personal Care, Sports/Fitness, Retail Stores, Real Estate, Entertainment, Education/Instruction, General Services and Business To Business. By advertising your business in one of these categories you will:

- Increase your new business
- Increase your repeat business
- Get constant exposure for your business
- Create community awareness

We also offer other low-cost advertising options to help increase your business.

You can advertise on the back of a VIP fundraising or VIP employer card.

You can also have a customized business card that is a VIP card and your business card combined. It will have your logo on the front along with a discount offer on the back. When you give this business card out, people will carry and use it for an entire year. They will then have access to your business and the hundreds of others on the VIP website.

We also offer low-cost placemat

advertising at area restaurants where your business will be seen by 50,000 customers.

"We are thrilled to add VIP Discount Clubs to our growing list of Affinity Partners. We think this program will add incredible value for our members," stated BCCOC President Kristi Howell-Ikeda. All Chamber member companies will receive one free card which will be distributed to the company's primary contact. The first round of cards were distributed to those who attended the BCCOC General Membership Breakfast. Others will receive their cards via the mail shortly. Cards can be purchased for just \$10 and the savings is tremendous!

All VIP services are offered through the BCCOC at discounted rates. Simply go to the member benefits page on bccoc.com for details. You may also call (856) 816-1642. Mention that you are a BCCOC member to get VIP's special discounts. •

Stephen Celentano is the President of the VIP Discount Club.

WELCOME NEW MEMBERS

— continued from page 3

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Location:

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Time:

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Deadline to Register:

May 5th

May 20th General Membership Luncheon

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Topic:

Online Networking for and in Your Organization: With the explosion in popularity of social networks such as Facebook, LinkedIn and Twitter, your organization must learn how these can effectively impact the marketing of your organization. But do you really want your employees spending their entire day on Facebook?

Speaker:

Howard Yermish, HowardYermish.com LLC – Online Strategy and Marketing

Location:

Braddocks

39 S. Main Street, Medford

Time:

11:45 am – 12:15 pm Registration and Networking

12:15 pm – 1:30 pm Lunch and Program

Cost:

\$30 Members • \$40 Prospective Members & Guests*

Deadline to Register:

May 15th

June 3rd Women's Business Forum

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Mindy Holman, President and CEO, Holman Enterprises

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Time:

8:00 am	Registration, Networking and Exhibits Open
8:30 am	Sit Down Breakfast & Keynote Address
9:30 am	Networking & Exhibit Break
10:00 am	Breakout Session I
11:00 am	Networking & Exhibit Break
11:30 am	Breakout Session II
12:30 pm	Light Lunch, Networking & Exhibits

Cost:

\$115 per person

Sponsorship Opportunities:

- Exhibit Booths \$350
 - Program Book Advertising Opportunities \$75 - \$350
- Visit bccoc.com for complete sponsorship opportunities or call 856-439-2520 ext.103

Deadline to Register:

May 27th (*Space is limited. Event registration subject to closure at capacity.*)

SAVE THE DATE:
June 9th
Join BCCOC and SEVEN Local Business Association Partners for the BIGGEST NETWORKING EVENT OF 2009.
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* Prospective members and guests must be pre-registered; we are unable to accommodate non-member walk-ins at events.

June 9th Business After Business

Join us and our Local Business Association Partners for the **BIGGEST NETWORKING EVENT OF 2009**. Network with members of Burlington County's local business associations: Beverly Edgewater Park Business Association, Delran Business Association, Greater Burlington Chamber of Commerce, Greater Lumberton Regional Chamber of Commerce, Maple Shade Business Association, Medford Business Association, Moorestown Business Association and Northern Burlington Regional Chamber of Commerce

Location:

Café Madison
33 Lafayette Street, Riverside

Time:

5:30 pm – 7:30 pm

Cost:

FREE to BCCOC Members and Association Partner Members
(with advanced registration)

\$10 Prospective Members and Guests*

Deadline to Register:

June 2nd

June 17th General Membership Luncheon



Planning a StayCation this summer? Find out all the fun things to see and do around South Jersey. Featuring a summer bar-b-que buffet.

Golf Special:

After lunch, stay for Golf! Deerwood's extending a Special rate - \$68 per person including cart & free range balls. Interested Golfers should call the Pro Shop 609-265-1800 ext. 1 and reference the BCCOC Luncheon. Rate is valid on June 17th for BCCOC members attending the luncheon only.

Speaker:

John Seitter, President, South Jersey Tourism Corporation

Location:

Deerwood Country Club
845 Woodland Road, Westampton

Time:

11:45 am – 12:15 pm	Registration & Networking
12:15 pm – 1:30 pm	Lunch and Program

Cost:

\$30 Members • \$40 Prospective Members & Guests*

Deadline to Register:

June 10th

FREE Roundtable Forums *Exclusive Members-Only Events*

Space is limited. Reservations are required. Register at bccoc.com

■ **What Branding Means for Your Business**

Facilitator: Ken Gleason, Creative Director, The Marathon Group
Date: June 18th
Time: 8:00 am
Location: Burlington County Chamber of Commerce
Host: Marketing Committee

August General Membership Luncheon

★★★ DATE CHANGE ★★★

Wednesday, August 26th

Location: Braddocks, Medford

Guest Speaker: Christine Todd Whitman, former Governor, State of New Jersey.
What will the 2009 Gubernatorial election mean for New Jersey? Find out how New Jersey & Virginia play pivotal roles this in the political process this year.

One Luncheon Sponsorship Left August 2009!

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- At the luncheon a company representative will have 3 minutes to speak
- Your company banner will be displayed at the luncheon and exclusive right to place your promotional materials at each place setting
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Call or email Kristi
856-439-2520 ext. 103
khowell-ikeda@bccoc.com



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 Moorestown
 Member Since 1995

Meyer Insurance Agency
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 Member Since 2008

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Members in the News

Virtua marks tenth anniversary with name and logo change

Virtua Health became simply Virtua, April 20, 2009. The new logo is a modernized version of the logo that was developed in 1999 at the time of the merger of Memorial Health Alliance and the West Jersey Health System.



“Our brand equity has grown so significantly that after only ten years as a newly merged organization, we are

universally known as Virtua,” said Richard P. Miller, Virtua’s President and CEO. “We have also transformed four community hospitals into a powerhouse regional healthcare provider with top doctors, advanced technology, and a skilled staff that delivers an outstanding patient experience. It seemed like an appropriate time to reflect our transformation in our brand identity.” During the next several months, all signage will also change.

Hays named on of New Jersey’s Best 50 Women in Business



Deborah A. Hays, a Voorhees resident and Partner in the Haddonfield office of Archer & Greiner, P.C., has been named one of New Jersey’s Best 50 Women in Business in 2009 by NJBIZ magazine. She was recognized for her professional achievement and dedication to community

service. Hays serves on the Board of Trustees of the Wetlands Institute in Stone Harbor, New Jersey, on the Board of Directors of the Central and Southern New Jersey affiliate of the American Heart Association, and is a founding member of the Entrepreneurs Forum of Southern New Jersey. Additionally she has been actively volunteering as a troop leader, and service unit manager, for the local Girl Scout Council for 19 years. With over two decades’ experience in corporate finance law, and her contributions through volunteering, Hays is an asset to both Archer & Greiner, and her community.

Parker McCay Attorney Has Article Nominated For Publication

Parker McCay associate, Robert S. Guzek, Jr., will have an article he wrote published in the prestigious Zoning and Law Handbook. Mr. Guzek concentrates his practice in the areas of brownfields redevelopment and environmental law, with an emphasis on the acquisition, remediation,

redevelopment, and reuse of contaminated and underutilized properties. Guzek’s article is titled, “Addressing the Impacts of Large Wind Turbine Projects to Encourage the Utilization of Wind Energy Resources.” The Zoning and Law Handbook is published annually by West, a Thomson Reuters business, and includes reprints of recent law review articles that are chosen because of their important contributions to the literature.

Pino-Unland appointed to the Board of Directors for CONTACT

Marina Pino-Unland, President and Creative Director of Chameleon Advertising & Marketing, has been appointed to the Board of Directors for CONTACT of Burlington County.



“Marina’s compassion for others, and how she can translate it to help CONTACT reach out to others through her marketing expertise will

be a real asset to the Board,” said Theresa Tobey, Executive Director for CONTACT of Burlington County. “I look forward to helping to elevate the awareness, strength and reach of CONTACT and its services,” said Pino-Unland. CONTACT of Burlington County, started in 1972, provides a 24/7 Crisis Intervention Helpline and other services in Burlington county as well as statewide.

Member Recognition Award for Taylor Wiseman & Taylor



On March 19th, Thomas M. Howell, PE of Taylor Wiseman & Taylor (TWT) was the recipient of the 2009 Member Recognition Award for the American Council of Engineering Companies of New Jersey (ACEC-

NJ). Mr. Howell is a Principal and shareholder of TWT, with whom he has been associated for more than 25 years. He currently manages the firm’s Transportation/ Structural Division. Mr. Howell has served as the President of ACEC-NJ, ASHE Southern New Jersey Section, and is currently the Treasurer of the Cross County Connection, South Jersey’s Transportation Management Association. He has been an active member of the ACEC-NJ Executive and Transportation Committees, as well as various subcommittees of the organization, through the years.

Sergio Scuteri Elected Executive Vice President of Local Chamber of Commerce



Capehart Scatchard is pleased to announce that senior associate, Sergio I. Scuteri was recently elected Executive Vice President of the Italy-America Chamber of Commerce of Greater Philadelphia. The Italy-America Chamber of Commerce of Greater

Philadelphia is an organization comprised of businesses and professionals throughout the Delaware Valley, fostering trade, commerce and business ventures between Italy and the local region. Scuteri focuses his practice in commercial bankruptcy and general commercial litigation. He represents national and regional lending institutions and other credit issuing entities. He also represents contractors in the filing of mechanics liens and with general construction litigation.

J.S. Hovnanian & Sons’ Receives Honors For Their First-Ever Community in Delaware



J.S. Hovnanian & Sons was honored as one of the best and brightest builder’s during the 16th Annual Regal

Awards presented by The Homebuilders Association of Delaware on March 19, winning a total of eight awards for their Roesville community in Frederica, Delaware. The award-winning active-adult community, Roesville, which made its debut last year, is the South Jersey-based J.S. Hovnanian & Sons’ first-ever housing community in Delaware. “Winning a Regal is an incredible achievement and we’re honored to be a recipient of eight awards for our Delaware community,” said Stephen Hovnanian, principal of J.S. Hovnanian & Sons. “Roesville is an example of the hard work, commitment and dedication we put into building excellent communities for our homeowners.” •

Send your Member News, announcements, new hires and awards (100 word maximum) to communicator@bccoc.com.

Employ Strategies to Control Fixed Labor Costs

BY ROY FAZIO

Strategic Employment of StaffingUsing staffing to improve performance. Control costs. Increase quality. Improve throughput. Decrease risk.

In a down economy, using staffing services strategically can help cut costs once you have reduced your labor force to levels that enables you to meet budget projections.

Staffing Implications

Keep fixed labor costs to a minimum, stay focused on serving your customers.

Keep your employees focused on revenue producing activities and staying in touch with our customers. In today's market your competition is out there trying to steal your customers. It is critical to stay in front of them regularly to avoid the pitfall of losing them to competitors.

What happens once you get a new spike

of business and you need additional labor to support customer demands? Putting ads on job boards or in newspapers generates a massive number of resumes and phone calls tying up your people, who are already thin.

It is more cost effective and efficient to do one of two things:

1. Contact a staffing company to fulfill the need temporarily

They bill hourly only for the time actually worked and are responsible for payroll, unemployment and workers compensation since they are the employer of record.

2. Contact a staffing company to do your resume review and interviews

If you would prefer, some staffing companies provide what the call "recruitment processing outsourcing". You can place the ad and take the resumes in.

The staffing service can provide the resume review based on your job description and skill requirements. Most good staffing companies have very sophisticated skill testing and even may have behavioral testing to match the personality and behavior to your company culture. They will also provide background checks through their contracted service and/or drug screening if so desired. These will be at additional costs but most likely less than you pay because of the volume discounts the staffing company may have with their vendors.

3. Contact a staffing company to find you full-time employees

Some staffing companies have what they call "direct hire" or "search and recruitment" capability. This is an entirely separate business than temporary staffing. This may be a good strategy to use for highly skilled employees that are hard to find even in today's market. Staffing companies in the direct hire or search business can find candidates outside this market as well as in this market. This may be more cost effective for you than your costs of job board ads or newspaper ads. The job board ad can cost upward to \$200 plus per placement and news ads over \$800 per placement. Also it is important to consider the costs of your time to interview.

Staffing Techniques

Core Staff, Turnover Areas, and Benefits Costs

- Reduce your core staff to base production levels, and develop a flexible staffing program to increase labor capacity as needed
- High turnover departments and positions - by re-staffing with temporary employees, which lowers hiring, administration, and termination cost
- Reduce benefits expenses by using payrolled employees or temporary personnel, who receive cost-effective benefits options from the staffing firm
- Small Companies - 25 employees or under, Use Employee Leasing Service organizations •

Roy Fazio is the Executive Vice President/ Partner at Protocol. Roy can be reached at rfazio@protocolstaffing.com



Join us for a fun-filled day with food and entertainment for the whole family!

When: Saturday, June 6, 2-6 p.m. (Rain date: June 7)

Where: Stillpond Farm, Moorestown, NJ

Tickets: Adults \$75, Teens \$25, Kids under 12 FREE

***PRICE IS ALL INCLUSIVE!**

SPONSORSHIP OPPORTUNITIES ARE STILL AVAILABLE!

Proceeds benefit the Charles Yates Center for Children & Families and the Family Service Food Pantry.

Questions? Contact the Development Office at (609) 267-5928, email PamelaC@fam-serv.org, or visit www.fam-serv.org.

Outsource Your Human Resources Functions GAIN GREATER FOCUS ON YOUR CORE BUSINESS

BY RUTH PINCUS

Get The Peace Of Mind To Focus On Your Core Business

In today's economic climate, it's perhaps more difficult than ever for businesses to survive and thrive. But with the proper resources and assistance, and especially with help from a Professional Employer Organization (PEO), Employers can be freed from time-consuming and complex HR burdens - that could potentially put companies at risk.

Business owners begin companies to sell products, services and ideas - not to be saddled with the concerns, risks and liabilities associated with having employees. Providing benefits to employees, complying with ever-changing federal and state regulations and compliance, facing the risks associated with employee-related liability, payroll and payroll administration, retirement plans, employee relations, recruitment and training, workers' compensation and risk management... dealing with all these issues

leaves business owners fighting an uphill battle to find time to focus on their core business.

How PEO's Work

When a company signs on with an HR outsourcing firm, it does so through a "co-employment" relationship. The client company is the employer for purposes of

Employers can be freed from time-consuming and complex HR burdens

supervision, management and control of day-to-day activities in running a business. The PEO becomes the administrative employer, handling W-2, payroll, workers' compensation, tax filings, and managing other risks. PEOs often provide HR services

as well as benefit programs.

Why PEOs Work

There are many reasons HR outsourcing makes sense, by outsourcing HR functions, companies position themselves to:

- Increase efficiencies and decrease administrative burdens.
- Better protect their businesses by staying compliant with complex and ever-changing labor laws.
- Receive expert support in many of the most challenging business areas.
- Become more efficient and streamline, combine many outsourced areas to a single provider.
- Improve the business results and financial performance by fostering an environment where the employees can stay and grow. •

Ruth Pincus is a Producer with Haines & Haines/TC Irons Agency. She can be reached at 609-499-0237 or rpincus@tcirons.com.

SAVE THE DATE!



4th Annual Women's Business Forum

Wednesday, June 3, 2009

The Enterprise Center at BCC
Route 38 at I-295 | Mt. Laurel, NJ

For more information
visit www.bccoc.com
or call (856) 439-2520

Sponsorship opportunities available!

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- | | |
|---------------|--|
| 8:00 – 8:30 | Registration and Networking |
| 8:30 – 9:30 | Keynote Breakfast Address by Mindy Holman, President and CEO, Holman Enterprises |
| 10:00 – 11:00 | Breakout Sessions |
| 11:00 – 11:30 | Networking, Exhibits, Coffee and Snack |
| 11:30 – 12:30 | Breakout Sessions |
| 12:30 – 1:30 | Light Lunch and Networking |



**BURLINGTON COUNTY
Chamber of Commerce**
The Voice of Business

March General Membership Luncheon



Keynote Speaker; Caren Franzini, CEO of the NJEDA speaks to attendees regarding NJ's Economic Stimulus Opportunities.



Dave Schaming, Schaming Wealth Management of Wachovia Securities (sponsor), Noel Coad, Laurel Creek Country Club (new member) and Kristi Howell - Ikeda, BCCOC President

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Ad size: 2.35"w x 3.3"h

E-News reaches over 1,500 business people and leaders in Burlington County and the surrounding communities.

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Get our members interacting with *your* company, product or service, contact Ashley today at acreasy@bccoc.com.



MAY + JUNE

Event Registration bccoc.com

To register for BCCOC events: fax this form to **856-439-2523**; mail to 100 Technology Way, Suite 110, Mount Laurel, NJ 08054 OR register online to bccoc.com (calendar of events).

COMPANY NAME _____ CONTACT NAME _____
 STREET ADDRESS _____ CITY _____ STATE _____ ZIP _____
 PHONE _____ EMAIL _____ YES, BCCOC MEMBER (M) PROSPECTIVE MEMBER (NM)

MAY 12 Breakfast Before Business BCCOC MEMBER **FREE** PROSPECTIVE MEMBER \$10.00
 ATTENDEE 1) _____ 2) _____ 3) _____

MAY 20 General Membership Luncheon BCCOC MEMBER \$30.00 PROSPECTIVE MEMBER \$40.00
 ATTENDEE 1) _____ 2) _____ 3) _____

JUNE 3 Women's Business Forum PER PERSON \$115.00
 ATTENDEE 1) _____ 2) _____ 3) _____

JUNE 9 Business After Business BCCOC MEMBER **FREE** PROSPECTIVE MEMBER \$10.00
 ATTENDEE 1) _____ 2) _____ 3) _____

JUNE 17 General Membership Luncheon BCCOC MEMBER \$30.00 PROSPECTIVE MEMBER \$40.00
 ATTENDEE 1) _____ 2) _____ 3) _____

TOTAL DUE FOR ALL EVENTS CHOSEN:

\$ _____ CHECK ENCLOSED CHARGE CREDIT CARD (PLEASE COMPLETELY FILL IN INFORMATION BELOW) I/WE WILL PAY AT THE DOOR
 CARD TYPE: VISA MC AMEX CARD#: _____ EXP. DATE: _____ SECURITY CODE: _____
 CARD BILLING ADDRESS _____ CITY _____ STATE _____ ZIP _____
 CARD HOLDER'S NAME _____ CARD HOLDER'S SIGNATURE _____

Event Registration Policy: Guests are welcome to all Chamber events. Business casual attire is welcome at most events. Registration is required for all events. Occasionally we can still accept registrations after the deadline date. However, registrations made less than 3 business days prior to the event will be charged the non-member fee. Cancellations must be made no later than 2 business days prior to the event to avoid the event charge, unless otherwise specified. Non-members must pay in advance for all events.