

Celebrate the Season at the Chamber's Annual Meeting & Holiday Party

Network with hundreds of Chamber members & leaders at CCSNJ's Annual Meeting & Holiday Party, scheduled for *Thursday, December 10, 5:30 – 8:30 p.m.* at *The Mansion on Main Street*. Join us as we review our accomplishments for 2009, set goals for 2010, and elect Board members and officers at the *Annual Meeting*, starting at *5:30 p.m.* Then, relax and enjoy outstanding networking, fine hors d'oeuvres and a cash bar with hundreds of fellow Chamber members from *6:30 – 8:30 p.m.* at the *Holiday Party*, sponsored by *PSE&G* and *Citizens Bank*. Don't miss one of the most well attended networking events of the year! Register online at www.chambersnj.com. ☀

New Jersey Ranks Last in State Business Tax Climate Index

The Tax Foundation has ranked New Jersey last in their 2010 State Business Tax Climate Index. This is the fourth consecutive year New Jersey has been at the bottom of this index, which tabulates its results according to five important areas of taxation: major business taxes, individual income taxes, sales taxes, unemployment insurance taxes, and property taxes. New Jersey has only one tax that scored dead last — property taxes — but its overall ranking is 50th because it has no “competitive taxes.” The best ranking for New Jersey is a middle-of-the-pack 25th on unemployment insurance, the least heavily weighted sub-index, while scoring poorly on the three biggest state-level taxes: corporate income — 10th worst, personal income — 4th worst, and general sales — 13th worst. In comparison, Delaware ranks 8th overall, Pennsylvania ranks 27th, and New York ranks 49th. ☀



Speaker Roberts to Be Honored at November State Affairs Committee Meeting



Assembly Speaker
Joseph J. Roberts, Jr.

On *Tuesday, November 10*, the State Affairs Committee will host Assembly Speaker Joseph J. Roberts, Jr. Recently, Speaker Roberts announced he will not seek reelection, after serving 22 years in the State Legislature. Please join us in honoring Speaker Roberts for his years of service on behalf of Southern New Jersey, including his four years as Assembly Speaker. Speaker Roberts will outline his legislative priorities for the remainder of the session and address other issues relevant to the South Jersey business community. This meeting will take place at *The Mansion on Main Street* from *8:15 – 10 a.m.* and is sponsored by *Horizon Blue Cross Blue Shield of New Jersey*, *South Jersey Industries*, *Flaster/Greenberg, P.C.*, and *Verizon*. ☀

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Assemblyman Rudder Addresses The State Affairs Committee



Assemblyman Scott Rudder addressed members of the Chamber's State Affairs Committee on September 22. The Assemblyman discussed next year's expected State budget deficit, and how the State should work more diligently to attract businesses. The meeting was sponsored by Horizon Blue Cross Blue Shield of New Jersey, Flaster/Greenberg, P.C., South Jersey Industries and Verizon. Pictured are (l-r): Jennifer Young, Verizon; Michael Renna, South Jersey Industries; Nichole LoPresti, Horizon Blue Cross Blue Shield of New Jersey; Assemblyman Scott Rudder; Mike Tuosto, PSEG Nuclear; CCSNJ President and CEO Debra DiLorenzo; and Steven Poulathas, Esq., Flaster/Greenberg, P.C. . ✨

Health Issues Committee Meeting



Wardell Sanders, Esq., president, New Jersey Association of Health Plans, discussed legislative and regulatory issues of significance to New Jersey's health care system at the Chamber's Health Issues Committee meeting on September 29 sponsored by Horizon Blue Cross Blue Shield of New Jersey, Bayada Nurses, Lourdes Health System and AmeriHealth New Jersey. Pictured are (l-r): Nichole F. LoPresti, Horizon Blue Cross Blue Shield of New Jersey; Ward Sanders; CCSNJ Health Issues Committee Chairman Brian Litten, AmeriHealth New Jersey; CCSNJ Manager of Government Relations Christina Genovese; and Roy Fazio, Protocall. ✨

\$5.1 Million Awarded in Paid Family Leave

The Department of Labor and Workforce Development announced recently that New Jersey has paid 5,407 residents a total of \$5.1 million in paid family leave benefits since the program began on July 1st of this year. Of these claims, 4,368 have been for new children and 1,040 have been to care for family members. New Jersey was the second state in the nation to implement a paid family leave program, which allows workers up to six weeks off to care for ill family members or for bonding with a newborn or newly adopted child. The Chamber strongly opposed this measure when it was up for debate in the Legislature, stating that paid family leave would increase the cost of doing business and make New Jersey an even less competitive environment for business. ✨



Mark Your Calendar

for these upcoming meetings of

The Horizon Blue Cross Blue Shield Government Action Series



NOVEMBER 4 – HEALTH ISSUES

COMMITTEE MEETING; 8:30 – 10:30 a.m.;
The Mansion on Main Street; sponsored
by AmeriHealth New Jersey, Bayada
Nurses, and Lourdes Health System



NOVEMBER 10 – STATE AFFAIRS

COMMITTEE MEETING; 8:15 – 10:00 a.m.;
The Mansion on Main Street



DECEMBER 1 – ENVIRONMENT

COMMITTEE MEETING; 8:30 – 10:30 a.m.;
The Mansion on Main Street; sponsored
by Horizon Blue Cross Blue Shield of
New Jersey, Atlantic City Electric, New
Jersey American Water and Manko, Gold,
Katcher & Fox, LLP. ✨

From the President

More Benefits, More Savings for Chamber Members

On July 27, the Chamber announced the continuation and expansion of products and services through our **Member Benefits Center**. We know that these are tough economic times, and that's why we are working hard to bring the maximum value to your membership investment by offering products and services that save you money! Our **Member Benefits Center** offers competitively-priced insurance products, identity theft restoration, and an online mall.

Our long-time partner, Kistler Tiffany Benefits (KTB) provides our member companies with a critical link to more than 30 highly rated insurance carriers. KTB offers cost-effective strategies for a wide range of insurance and human resources needs, including health, life, dental, vision and prescription plans, as well as disability and voluntary benefits coverage.

Generate Revenue & Time (GRT) has partnered with Marsh to offer award winning Professional Liability Insurance and ID Theft coverage. These Marsh products are the cornerstone of GRT's offering of a wide variety of Property & Casualty products designed to save Chamber members money while protecting you and your business.

You and your employees can access a total security package through ID TheftSmart™. This product uses licensed investigators who work to

restore your identity quickly; provides easy access to your credit report score and analysis; provides continuous monitoring from all over the world; sends email alerts for suspicious activity; and pays up to \$25,000 in unexpected costs and legal fees.

The Professional Liability Insurance program is uniquely crafted to suit the needs of large and small firms, as well as self-employed individuals. Nearly all policies are free of deductibles or retention and offer financing for premiums at optimum rates.

GRT also brings a number of new products and services to our valued members. GRT offers a global perspective and individualized service in its insurance products, including: commercial auto, property, general liability, workers compensation, umbrella, bonding, crime, builders risk and pet insurance.

Members and their employees can enjoy discounts of one to 20 percent from over 900 national merchants through MyRewardZ.com, GRT's virtual mall. Employees of Chamber member companies will receive a \$25 Restaurant.com gift certificate with their first \$100 purchase.

Please visit the Chamber's website, www.chambersnj.com, and click on the Insurance icon to link to our **Member Benefits Center** page, which contains more details on our partners' products. ✨



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The Richard Stockton
College of New Jersey



President & CEO

Debra P. DiLorenzo



Editor

Meredith Lorrilliere

“Christina, Thanks **so much** for putting together this morning's **Health Issues Committee meeting**. *Many* of the **top players** in health care were there, and the discussion was *interesting* and *informative*.”

— **RITA MANNO**, MANNO PUBLIC RELATIONS ✨



Special Events

Mark Your Calendar Back by Popular Demand: Networking Workshop



Want to get more out of attending Chamber events? Join us on *November 20, 8:00 – 11:00 a.m.* at *The Mansion on Main Street*, for our Networking Workshop, sponsored by *Montgomery McCracken* and *Beneficial Bank*. Our expert panelists will provide networking basics, including business etiquette and presenting a professional image, as well as how to use social media tools, such as Twitter, Facebook and LinkedIn.

Following the panel discussion, attendees will enjoy an hour-long “networking session” where they can put into practice what they just learned. Panelists will also be available to provide one-on-one advice.

Whether you want to polish up on your networking skills, or have new or junior staff members who are new to networking and in need of development in this area attend, you’ll want to invest in this session that can help you grow your business!

Register online at www.chambersnj.com! *

Wells Fargo/Wachovia GMSJ to Feature Wells Fargo Economist

The *November 13* Good Morning South Jersey program will feature Wells Fargo Economist Anika R. Khan who will discuss, “Where we’ve been...where we’re going...what to expect in 2010.” The program runs from *7:45 – 10:00 a.m.* at *The Mansion on Main Street*. Ms. Khan has over 10 years experience in corporate and investment banking, including U.S. macroeconomic analysis, sales and trading analytics and structured products underwriting. She is responsible for writing indicator reports, conducting research and producing commentary on consumer durables, and retail and nonresidential real estate. She is a contributor to the *Weekly Economic & Financial Commentary*.

Join us to hear from Ms. Kahn as she explains the current economic climate and its future. Special reduced pricing brought to you through the generosity of *Wells Fargo/Wachovia*. *

Business After Business at **Seasons 52**



Close to 100 Chamber members attended the *September 21 Business After Business at Seasons 52*, sponsored by *Thomas/Boyd Communications* and the *Medical Society of New Jersey*. Pictured are (l-r): *Pam Boyd, Thomas/Boyd Communications*; *CCSNJ President and CEO Debra DiLorenzo*; *Liz Thomas, Thomas/Boyd Communications*; and *Daniel Klim, Medical Society of New Jersey*. *

More **Special Events** continued on page 5

Chamber Hosted Candidates for **Camden City Mayor**



The Chamber hosted the four candidates for Camden City Mayor at the September 30 Wells Fargo/Wachovia Good Morning South Jersey event. All four candidates outlined their priorities for the City of Camden and responded to questions from the audience. Pictured are: (seated, l-r) Mayoral Candidates Angel Cordero, Roberto W. Feliz, Sr., Mujiba Salaam Parker, and Senator Dana Redd; (standing l-r) Kelly D. Johnston, Campbell Soup Company; Brenda Ross-Dulan, Wells Fargo/Wachovia; CCSNJ President and CEO Debra DiLorenzo; Donald Norcross, Southern New Jersey AFL-CIO Central Labor Council; and CCSNJ Executive Vice President and COO Kathleen Davis. ✨

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Lessons of Leadership Strengthen Community

On Tuesday, December 15, the PNC Executive Series will feature a true leader, Jim Ellis, swim coach & founder of the Philadelphia Department of Recreation (PDR) Swim Team, and subject of the film, *Pride*.



The movie based on Jim Ellis' life, *Pride*, tells the story of how Ellis built a successful swimming program in one of Philly's most impoverished neighborhoods. Founded in 1971, the PDR Swim Team is the city's nationally recognized competitive swim team, the nation's best predominately African-American team, and has become a model for urban swim programs around the country.

Join us at 11:30 a.m. at the *Crowne Plaza*, Cherry Hill, to hear how the leadership of one man inspired so many, and how through the generosity of the business community and private donors, Jim Ellis will continue to uplift the region's youth at The Salvation Army Kroc Center slated to open in the fall of 2010 in North Philadelphia.

Register online at www.chambersnj.com. ✨

More **Special Events** continued on page 8

Membership

Member Benefits Center



Bill Milner (left), Kistler Tiffany Benefits, outlines the insurance products offered by his firm, the endorsed broker of CCSNJ's Member Benefits Center at the October 2 Member Benefits Center Orientation Session. Lisa Borrell (right) of Generate Revenue & Time provided attendees with an overview of the insurance products and services provided by Marsh and explained the on-line mall, MyRewardZ.com. *

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Member Benefits Center: Focus on Health Advocate

When you purchase insurance through the Chamber's endorsed broker, Kistler Tiffany Benefits, you and your employees and their families are automatically enrolled in Health Advocate at no cost. This benefit helps you and your employees navigate the health care maze, including finding doctors, specialists and other providers; untangling medical bills and uncovering billing errors; facilitating referrals for covered services; and clarifying health plans and coverage.

Health Advocate also provides

employees, their spouses, dependent children, parents and parents-in-law with unlimited access to a Personal Health Advocate (PHA), typically a registered nurse backed by medical directors and benefits and claims specialist who provide one-on-one help for any healthcare or insurance-related issue. The PHA can help explain a serious medical condition, clarify the latest treatment options and help locate top doctors and medical institutions across the country. They can even schedule appointments and research transportation and lodging.

A PHA also can also help with a second opinion, facilitating face-to-face consultations, helping prepare questions for the doctor, explaining tests, treatments and health coverage, as well as transferring records. Health Advocate can locate quality nursing home facilities and caregivers for family members, including parents and parents-in-law.

If you need help navigating the health care maze – and who doesn't? – contact Health Advocate at 1-866-695-8622; or online at answers@HealthAdvocate.com. *

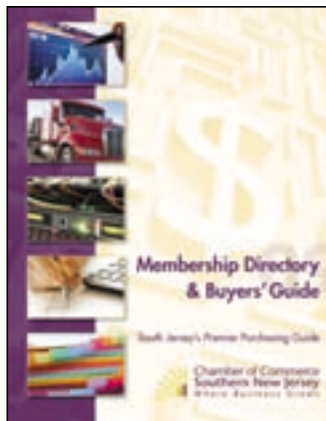


MARSH



Advertise in the Chamber's **2010 Membership Directory**

The Chamber's 2010 *Membership Directory & Buyers' Guide* is the ideal venue for business-to-business advertising, giving your company optimal exposure in the Southern New Jersey business community. CCSNJ's *Membership Directory* is used year-round by Chamber members when purchasing goods and services. It is consistently ranked by Chamber members as one of the top benefits of membership.



The *Directory* is an important tool that promotes this member-to-member business. Advertising in the Chamber's *Membership Directory & Buyers Guide* will put your message on the desks of the top decision makers in the region where it will be used time and again. Contact our publisher, Jeff Morris, president of Morris Graphics, at (856) 845-4980. *

Update Your **Member Information!**

Make sure that your company's information in the Chamber's 2010 *Membership Directory* is accurate and up-to-date by completing the Chamber's *Member Information Form*. These forms include your company's information that is on file with the Chamber. We ask that you take just a few moments to update this information and mail or fax back to the Chamber. Thank you! *

Corrections to the *Membership Directory Addendum*

Mr. Dave Lasus

Director of Leasing & Development

Pennmark Management Co.

1000 Germantown Pike
Suite A2

Plymouth Meeting, PA 19462

(610) 272-6500 x123

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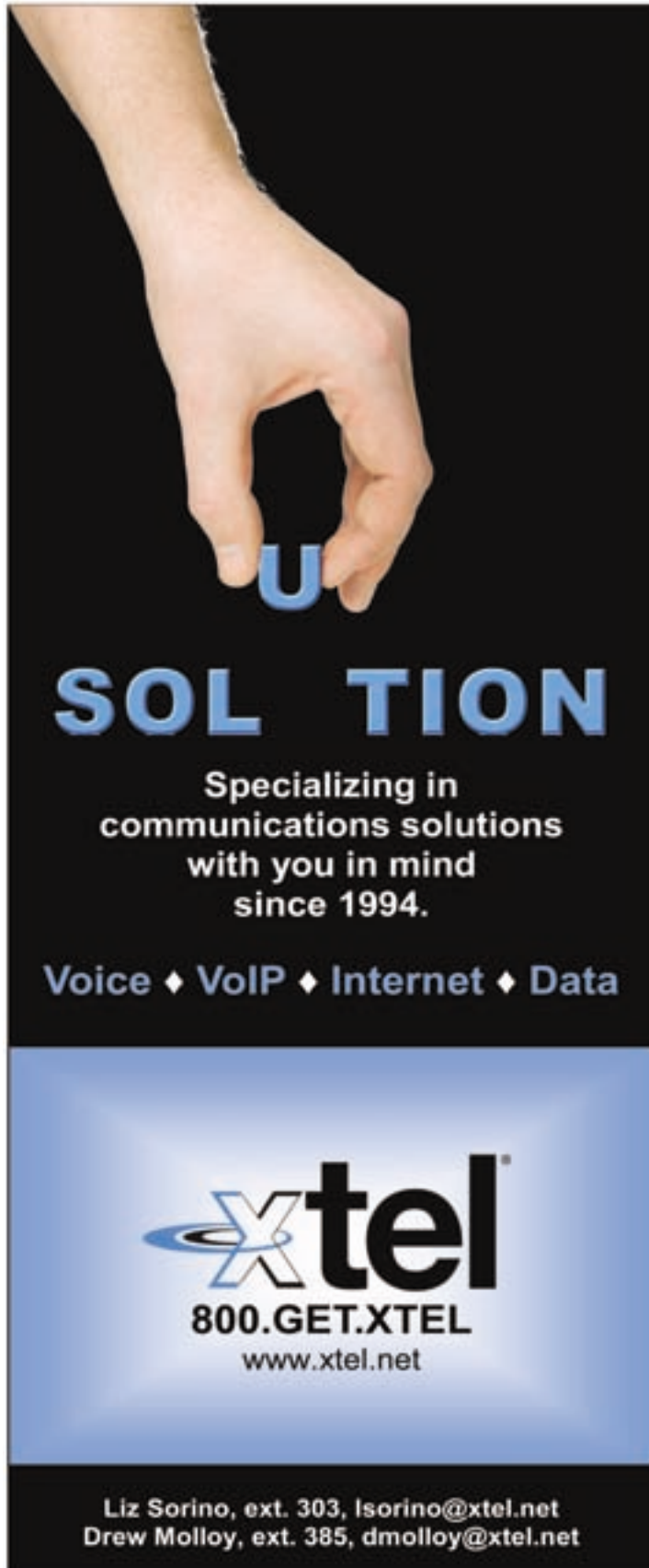
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Save the Date - "Walk" to Washington

Register through the Chamber of Commerce Southern New Jersey to attend the 73rd annual State Chamber Walk to Washington, *January 28 & 29, 2010.*

CCSNJ will offer a complete package for this annual event, including: round-trip transportation on our private chartered bus; your hotel room arranged for in advance (including check in and check out); and entrance to attend our private, invitation only VIP reception, sponsored by *Atlantic City Electric*, attended by business leaders, legislators and other policymakers, prior to the State Chamber Reception & Dinner.

For more information, contact Blair Kindlick at 856-424-7776, ext. 120 or bkindlick@chambersnj.com. *

PNC Executive Series Hosts **Merrill Reese**



*Chamber members enjoyed comments from Merrill Reese about his broadcast experience and his history with the Philadelphia Eagles at the September 24 PNC Executive Series. Pictured are (l-r): CCSNJ Executive Vice President and COO Kathleen Davis; Denise Monahan and Jean Canfield, PNC; Merrill Reese; CCSNJ Board member Glenn Stefanowicz, PNC; and CCSNJ President and CEO Debra DiLorenzo. **

ADVERTORIAL

H1N1 Vaccine: Protecting New Jersey's Health

"Preventive care" is a phrase that gets used a lot today – everyone agrees that it's desirable to prevent disease before it occurs.

AmeriHealth New Jersey is proud to join in the fight against the H1N1 virus by covering the cost of delivery of the H1N1 ("swine flu") vaccine for all insured people, including those who have already depleted their wellness allowances.

Demand for the H1N1 vaccine will almost certainly grow as fears about swine flu – some warranted, some probably exaggerated – no doubt also continue to grow. As the state releases its supply, it will first be available to children age 6 months to 4 years, pregnant women, health care and emergency professionals with direct patient contact, people age 5 to 24 who have chronic medical conditions and those who work or live with children under 6 months of age. The specifics of the H1N1 vaccine aside, it's

encouraging to see our state's elected officials reach a quick solution to a health issue of concern to many of our residents.

Please remember the annual flu season is also approaching and we all need to take the proper precautions to remain healthy.

The number one way to prevent the flu is by getting the flu vaccination each year. Always cover coughs and sneezes, improve hand hygiene, clean surfaces and items that are more likely to have frequent hand contact. Don't forget to get enough sleep to maintain your immune systems, keep active and eat the right foods to stay strong.

For more information on how the AmeriHealth New Jersey wellness programs help promote better health throughout New Jersey, contact Beth Sweeney: beth.sweeney@amerihealth.com. For more information on H1N1, please visit New Jersey's Department of Health and Senior Services website at <http://www.nj.gov/health/>. *



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Continued on page 11

Reserve Your Space in *The Review* Today!

Consistently ranked by members as a top benefit of membership in the Chamber, *The Review* is widely read by Chamber members throughout the year. For as little as \$130 you can put your message in this award-winning monthly publication, which is mailed to 1,700 businesspeople and emailed to 3,700 businesspeople. Reserve your space today!

For more information contact **Meredith Lorrilliere** at meredithl@chambersnj.com or **856.424.7776, ext. 118**



ANNOUNCEMENTS

E3 Produces Full Length Documentary on NJ's Educational System

CCSNJ member Excellent Education for Everyone (E3) has produced a documentary entitled *The Cartel*, which details the state of the education system in New Jersey. According to the documentary, New Jersey currently tops the nation in per-student education spending, though little of that money actually reaches students or teachers in the classroom. The film delves into several issues, including school funding, teacher tenure, vouchers, and charter schools. For more information on the film, including screenings, reviews, and online trailers visit www.TheCartelMovie.com or www.NJE3.org. CCSNJ is a member of the E3's Coalition, "New Jersey School Choice Alliance".

- Manko, Gold, Katcher & Fox celebrates its 20th anniversary. The law firm's goal is to provide clients with the most responsive, accessible, cost effective, and reasonably priced legal services.
- Taylor Wiseman & Taylor (TWT) announces that Garden State Park Project in Cherry Hill, NJ, was awarded first place from the Mid Atlantic Real Estate Journal in the Retail Design Competition. The project was featured in the September 2009 issue of the Journal. The 222.5 acre site, located on Route 70 in Cherry Hill contains a mix of retail, restaurant, residential, office, recreation and civic uses.
- Chamber Congratulates Chamber Members are NJBIZ's "40 Under 40"

- Taryn M. Bostjancic, partner, WithumSmith+Brown
- Rebecca Machinga, partner, WithumSmith+Brown
- Joseph A. Martin, Esq., shareholder, Archer & Greiner
- Brian J. Osias, partner, McCarter & English
- Bowman & Company, LLP, accounting and management consulting firm, has named Henry J. Ludwigsen, CPA, RMA as the Firm's managing partner. Bowman has also promoted four of its colleagues: Accountants Tara Burns, CPA, RMA, PSA; Janice Grassia, CPA, RMA; and Stefanie Spinelli, CPA, RMA were promoted from supervisors to managers. Christopher M. Stapleton of the Information Technology Department was promoted from supervisor/application specialist to manager for Bowman and 601 Information Systems, Inc.
- Rutgers President Richard L. McCormick announced his support for the creation of a comprehensive School of Nursing at the Rutgers – Camden Campus. The creation of the Rutgers School of Nursing – Camden will enroll 300 pre-licensure students and 45 registered nurse students over a six year period. Graduate nursing programs are planned in targeted clinical specialties with functional minors that are most needed in Southern New Jersey.
- DCM Business Exchange, LLC announces the newest member of their team – Tony Fedeli. Mr. Fedeli, is a recently retired, senior vice president of TD Bank. DCM serves as an intermediary between buyers and sellers of all size businesses. ✨

The Bank's Snyder Honored

Angela Snyder, CEO and president of The Bank, and a member of the Chamber's Board, is the 2009 award recipient of the "Pioneer of the Year." This award is sponsored by The South Jersey Chapter of the National Association of Women Business Owners (NAWBO®) annual "Beyond the Glass Ceiling Awards." Awardees were nominated by members of the community as those who have demonstrated leadership roles in their professions, have been active in their communities and have served as mentors and role models for women in business. The Chamber congratulates Angela on this accomplishment. ✨

Virtua Announces \$25 Million Pediatric Initiative



Left to right is Richard P. Miller, Virtua president and CEO; John M. Tedeschi, MD; and Theodore Eckenhoff, chair of Virtua Board of Trustees.

The launch of The John M. Tedeschi Pediatric Institute at Virtua was announced on October 1 by Richard P. Miller, Virtua President and CEO. "This \$25 million programmatic and philanthropic initiative is designed to improve the health of children in our region, our state and throughout the nation," said Miller. "It is fitting that such a prestigious entity be named for the man who has dedicated his life to the health and well-being of children."

The mission of the Institute is to connect Virtua's pediatric Centers of Clinical Excellence to a robust research arm that seeks out evidenced-based best practices in pediatric care that advances the health of children in this country and, perhaps, around the world. The formation of this Institute elevates Virtua's pediatric program to world-class level. The robust research component will identify best practices, test for validity and applicability, and disseminate guidelines locally and nationally.

The Chamber congratulates its former Board Chairman Rich Miller and Dr. John Tedeschi on this exciting initiative. ✨

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The Children's Home

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Mount Holly, NJ

The Children's Home is a private, 501(c)3, nonprofit organization, established in 1864, providing residential treatment, special education, and emergency shelter for troubled youth in NJ.

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KISTLER TIFFANY BENEFITS

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GENERATE REVENUE & TIME



November Calendar of Events

* Indicates Meeting held at Chamber Headquarters

Monday	Tuesday	Wednesday	Thursday	Friday		
2	3	Health Issues Committee Meeting: 8:30 a.m., The Mansion on Main Street, Voorhees	4	5	6	
9	State Affairs Committee Meeting: 8:15 a.m., The Mansion on Main Street, Voorhees	10	11	Network Connection Breakfast: 8:30 a.m., Adelphia Restaurant, Deptford	12	13
16	17	18	19	Network Connection Lunch: Noon, Caffe Aldo Lamberti, Cherry Hill	20	
23	24	25	26	27	27	
30	For more information about <i>upcoming events</i> visit www.chambersnj.com					

Annual Meeting & Holiday Party
Thursday, December 10, 2009
 The Mansion on Main Street * Voorhees
 Pre-register at www.chambersnj.com

856/424-7776 • www.chambersnj.com
 Piazza 6014 at Main Street
 Voorhees, NJ 08043-4659

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