



Kristi M.
Howell-Ikeda

President's Message

September is back to school month. Back to books and the grind. As you're getting your families back into the routine, think about dusting off your own books.

Training and development is an essential tool for every business. All too often, it's our last priority. It's the first or second item in the budget that gets cut and the last thing you'll register for. Even if you do register, it's the first thing you'll push aside.

As owners and managers it's important to identify training needs. As employees, it's important to recognize our needs and ask for help. Once we do that, we need to go and commit ourselves to learn.

When an employee is first hired, we spent a lot of time training them on systems and processes, but often we end it there. I personally believe that professional development is the key to attracting and retaining successful long-term employees.

There are a variety of reasons for training. The most common of course is on a new system, program, etc. But, more often than not we employ reactive training. If we're not pleased with a performance review, we send our employees off to training. If we took time to make training and professional development standard in our operations plan, we probably

— continued on page 2

A Reflection on 30 Years of Economic Development in Burlington County

BY LEW NAGY

Editors note: For the last 30 years, Lew Nagy served in various positions fostering economic development in Burlington County & the State of New Jersey including thirteen years as Director of Economic Development for Burlington County. Just prior to his retirement from Burlington County College, BCCOC asked him to reflect on the changes in Burlington County over that time.



For starters, I'll bet that most of you did not know that Burlington County is an island. Just geographically, not economically, of course.

Bordered on the west by the Delaware River, on the north by the Crosswicks Creek, on the south by the Pennsauken Creek and on the east by the Great Bay/Atlantic Ocean.

Some may use that definition to liken the County to an oasis with lakes, forests, pre-colonial historic seats of government, farmlands, and Quaker roots. Others may say that being an island created the need for interstate highways, bridges, railroads and an international airport (military).

The historical aspects of life here have always interested me. Probably because my wife's family was part of the original settlement of the City

of Burlington, arriving on the Good Ship Kent and my grandfather was recruited from Hungary to help build the town of Roebling for the world-renowned wire rope and bridge building company.

When I look back to my first involvement in economic development, it was a much different County. That was 30+ years ago and Route 38 and Route 541 were two-lane roads, I-295 was recently completed, and Burlington County College and East Gate Corporate Park were virtually one building each. Not long before that Marlton, Mt. Laurel, and Medford Townships were busing students to RVHS in Mt. Holly and 4,000 people worked in the Roebling Steel Mill (CF&I).

The only buildings three stories or more in the area were hospitals and one or two hotels. Investments in roads,

continued on page 5

Inside this issue...

- 3 ... The "Reality" of Living & Working in NJ
- 6-7 ... Member Spotlight
- 8-9 ... Freeholder Candidate Spotlight
- 10 ... Stop Blasting, Start Listening
- 13 ... HSA or HRA... Which is Right for You?
- 16 ... 2011 Luncheon Sponsorship Opportunities



THE Communicator

Published Quarterly by the
Burlington County
Chamber of Commerce
DESIGN AND PRINTING
Burlington County College
Advertising and Article
Submissions Deadline
October 29th
for December 17th Issue



100 Technology Way,
Suite 110
Mt. Laurel, NJ 08054
Ph (856) 439-2520
Fax (856) 439-2523
bccoc.com
bccoc@bccoc.com

President's Message — *continued from page 1*

wouldn't have as much need for the reactive training.

We all look for the most skilled employee when we're hiring, but I often question why we don't invest in our employee's professional development once we have them. It's so much more than just training on a new program or system.

Invest time in improving communication in your company by offering communication skills training. Offer opportunities for them to enhance their computer skills, you'll be surprised at the tricks and efficiencies that your employees will learn. Even if it's a refresher course for some, we all forget. You'll be surprised at how quick those reports are done once someone learns all those short cuts!

One of my favorites is customer service training. Everyone has customers but very few of us invest the time to train our team members on treating our customers the way we expect them to be treated and then we scratch our heads and wonder why they leave.

My second favorite is employee management. Often employees get promoted because of their knowledge of programs within a company and not because of their management skills. If you're promoting a new manager, make sure you offer him or

her the training necessary to be successful.

Your employees success is your success. Invest in it.

Training and development increases job satisfaction and moral among employees. It serves to increase employee motivation. Obviously, it increases efficiencies which can result in financial gain for your company. Employees who are trained on new technology are more apt to embrace it. Training and development can increase innovation in strategies and products. It can reduce employee turnover, enhance your company image and even reduce your risk.

We all have a responsibility for training and development. As owners and managers we should include it in our operations plan and budget and make the time for it. As employees we need to ask for it. I've heard people say; I can't ask for training, my boss will think I don't know my job. I don't know about you, but I'm grateful for an employee that wants to improve his or her skills and in turn make my company run better.

So this September, when you're sending the kids back to school, think about sending yourself and your team back to the books as well. Invest in training and development and the future of your company.

Burlington County Chamber of Commerce Events

Lieutenant Governor Kim Guadagno Leads a Roundtable with Mount Laurel Business Leaders on July 30th.



Lt. Governor Guadagno listens to the concerns of the business community.



Lt. Governor Guadagno interacts with business leaders.



Dr. Steven Kolesk, BCCOC Chair Elect & COO of Virtua Memorial, Lt. Governor Guadagno & Dr. Bob Messina, President of BCC.



Lt. Governor Guadagno introduces herself to William Juliano of Delco Development.

More event photos on p 12

CHAIRPERSON'S MESSAGE



CHAIRMAN
JOE CARITA

This past summer, in preparation for vacation, I had a number of phone calls and e-mail exchanges with out-of-state clients, tying up loose ends before going away and letting them know I'd be unavailable for a week or so.

Inevitably, the question would arise; "where are you going on vacation?" When I responded, "the Jersey Shore", each response, whether from Illinois or Texas, Massachusetts or Florida, was the same, "are you going to see Snooki?" or "say 'hi' to The Situation for me." I immediately responded the same way on each occasion; that the show and the people are on it were not what the Jersey Shore and New Jersey were all about and that the

shore and the state were much more diverse than the new cottage industry of New Jersey reality shows would have the rest of the country believe. However, just between us South Jersey folks, all these reality show "stars" are from North Jersey and New York.

In all our careers we naturally have an interest, first and foremost, in promoting ourselves and our businesses. Very often the promotion we do expands, like concentric circles, to our professions or fields of business; our region (something we here at the Burlington County Chamber of Commerce feel is extremely important) and our state.

When networking, we are representing not only ourselves and our businesses but also our county, region and state. We seek to convince potential customers and clients that we, our businesses and our region are

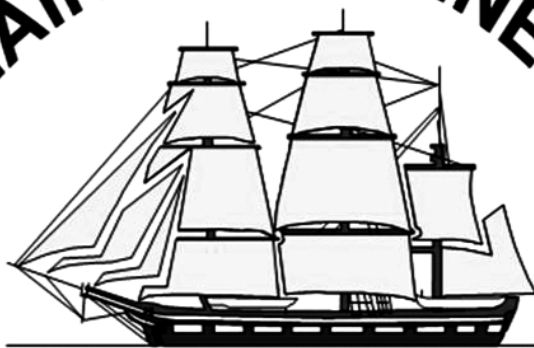
The "REALITY" of Living and Working in New Jersey

the people and places to do business with. While we have chosen to make New Jersey the place where we either live, work or both, our contact with those outside the state should reinforce for them what we already know, that New Jersey has something for everyone and is working hard to foster a business climate where businesses of all sizes can succeed and prosper.

The choices for dealing with the rash of New Jersey reality shows and the comments that inevitably come with them are; (1) to ignore them, hoping that their "15 minutes" will run out and television executives will turn their attention to the "Real Housewives of North Dakota" or "Arkansas Lake" or (2) take the opportunity to advise out-of-staters that we do more here in New Jersey than "gym, tan, laundry" and pull each other's hair. As busy as we all are, the first choice is tempting and probably the one most of us would make. However, these shows seem to be multiplying by the month with no end in sight and ignoring "the situation" could make it even worse. Either way, as long as these shows are popular, the questions and comments will come, making Joe Piscopo's old Saturday Night Live skit about, "I'm from Joisey...oh yeah what exit?" seem endearing and charming.

In this new era of passing off gossip as news, making celebrities out of nobodies and the need to fill 24 hours of cable news, we should all take the time to defend our state and use every opportunity to correct negative perceptions and invite people to come visit and do business in New Jersey and see for themselves. We wouldn't let misperceptions about ourselves, our businesses or our professions go unchallenged, nor should we allow them to persist about our state, as it reflects on all of us.

HAINES & HAINES



Est. 1872

T.C. IRONS AGENCY

Timothy C. Irons

Insurance of All Types-

Business - Commercial - Personal

609-387-0606 x 17

www.tcirons.com



Chamber Announces Saratoga Benefit Services as an Affinity Partner

Employers are taking a fresh look at incorporating voluntary benefit strategies as an option when core benefits are being reduced in the current economic climate. A growing trend toward voluntary products has emerged, driven by the employers need to offer a wide variety of benefits and shift more of the benefits cost to employees—largely because of rising medical costs. Voluntary benefits provide the perfect solution for small and large employers that want to strengthen their existing benefits packages while adding little or no additional cost.

- Nearly 65% of employers are considering the use of elective benefits to offset employee out of pocket costs
- 40% are considering use of elective benefits to offset bad news of benefit cost increases or benefit reductions
- 28% are considering use of an elective benefit option to replace an employer provided benefit



In response to this rising trend, the Burlington County Chamber of Commerce has announced a new Affinity Partner, Saratoga Benefit Services, offering two voluntary benefit options through AFLAC and Vision Service Plan (VSP). AFLAC is the number one provider of voluntary benefits in the country and VSP is the nation's largest vision carrier as well.

Even if you only have a few employees, you can participate. Under BCCOC's Affinity Program, Saratoga Benefits has been able to negotiate low participation requirements with both these carriers. These plans will allow Chamber employers to expand their benefit offerings at no cost to them while helping employees fill in insurance gaps and add needed protection cost effectively through the convenience of payroll deduction. These plans can even be offered to part-time employees. Below are some of the exciting benefits that are available:

- Life
- Accident
- Dental
- Vision
- Short-term Disability
- Hospital Confinement
- Cancer
- Free Section 125 Plan

If you would like to explore how these programs can enhance your benefit offerings, please contact Amy Webb at Saratoga Benefits at 856-642-2949 for more details.

***NEW MEMBERS** - Welcome New Members who joined in May, June and July*

Aloft Mount Laurel
Hotel
558 Fellowship Road
Mount Laurel, NJ 08054
www.aloftmountlaurel.com
856-234-1880

Casamari Restaurant
Restaurant
710 Sunset Road
Burlington, NJ 08016
www.casamarirestaurant.com
609-387-7333

Days Inn
Hotel
1073 Route 206 North
Bordentown, NJ 08505
www.daysinn.com/hotel0482
609-298-6100

FREEDOM
Financial Advisors, LLC
Financial Planning
132 Farnsworth Avenue
Bordentown, NJ 08060
www.ffadvisors.com
609-291-8363

Fridie Law Group
Law Firm
200 Campbell Drive, Suite 226
Willingboro, NJ 08046
www.fridielawgroup.net
856-505-8610

Holman Toyota – Scion
Automotive Sales
1301 Route 73
Mount Laurel, NJ 08054
www.holmantoyota.com
856-866-2000
Sponsored by
Mike Wietzychowski,
Schnader Harrison Segal
and Lewis LLP

Interstate Outdoor Advertising, LLP
Outdoor Advertising
905 North Kings Highway
Cherry Hill, NJ 08034
www.interstateoutdoor.com
856-667-6620
Sponsored by Joe Carita,
Buchanan Ingersoll & Rooney PC

Konica Minolta
Business Solutions
Printer & Copier Sales
450 Pricketts Mill Road
Tabernacle, NJ 08088
609-332-1833

Law Office of Kit Applegate
Law Firm
53 Oxford Circle
Southampton, NJ 08088
856-986-4955

Law Office of Julie A. LaVan
Law Firm
11 E. Main Street, 2nd Floor
Moorestown, NJ 08057
www.jlavanlaw.com
856-235-4079

continued on next page

Economic Development in Burlington County

— continued from page 1

light rail, military facilities and housing kept us sheltered and mobile.

Over the intervening three decades, I've had the opportunity to be Environmental Commission chair of Willingboro Township, Economic Development Committee chair of Medford Township, a founding director of the state "green acres program"; Economic Development (Housing & Community Development also) director for the county government; as well as serve on the executive committee of the "Save the Bases" effort and as assistant commissioner for policy at NJ Department of Environmental Protection.

All of which has given me exposure to both the land conservation side of issues and the real estate development side of issues...and the opportunity to work closely with the best and the worst thinkers in both arenas. The continual challenge, of course, was to decide which was which.

First, let me say that the County is blessed with:

- 1. Good land and water.** More than half of the land area of the county is stringently regulated under pineland and/or farmland protection programs. The population of the county lives and works in approximately one-third of its land area. Add the fact that 500,000 people live here and the best of both worlds exists. Fortunately, we don't have to continually deplete our open space to provide development opportunities for our people. We just need to better manage and re-develop what we have by making consistently good land use decisions.
- 2. A great mix of employment.** Farming is coupled with the military (and federal corrections) missions of the Joint Base, the FIRE cluster, defense related industry, distribution and some still-existing manufacturing facilities. Add in the highway, rail and waterway transportation network that allow folks to get here from there and we have the wonderful diversity, which is the County's true strength.
- 3. Great private and public sector leadership.** Just think of the County without the Shinns, the Whitesells, the Hovnanians, and the Haines...among many others with vision and common cause.



Along the way, we surmounted a few professional challenges that are the source of a great deal of collective and personal satisfaction, including:

1. Convincing Conrail to keep the Maple Shade to Mt. Holly rail line open.
2. Preserving a record number of acres of pineland forests and prime farmland.
3. Testifying before many BRACs and then see the establishment of Joint Base New Jersey, led by retired Congressman Jim Saxton.
4. Securing Federal grant funds to create an industrial park in Wrightstown (the borough actually named a street in my honor); enhancing the industrial park in Burlington City; and building the HighTech Small Business Incubator at BCC.
5. Collaborating on multi-state efforts to preserve estuaries, dredge New York Harbor (and dispose of contaminated dredged material), attend to the 9-11 World Trade Center emergency, and successfully close abandoned landfills in North Jersey.

Along the way, I learned and relearned some valuable lessons:

1. Do your homework.
2. Do more homework.
3. Work with people with skill and common sense.
4. Take responsibility and just do it.

It's always fun to look back. More important, in Burlington County, it's exciting to look forward.

NEW MEMBERS

— continued from page 4

**Law Office of
Lynda Hinkle, LLC**
Law Firm
Executive Center at Greentree
1 Eves Drive, Suite 169
Marlton, NJ 08053
www.lyndahinkle.com
856-983-0406

Lighthouse Business Group
Lender
143 Dorchester Drive
East Windsor, NJ 08520
www.lighthousebg.com
609-556-8712

**The Malvern School
of Medford**
Education
5 Eayrestown Road
Medford, NJ 08055
www.malvernschool.com
609-654-4500

Markeim-Chalmers Inc
Real Estate Brokers
1415 Route 70 East, Suite 500
Cherry Hill, NJ 08034
www.markeim-chalmers.com
856-354-9700

continued on page 10

BCCOC MEMBER SPOTLIGHT:

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 personal umbrella liability policies – and we promise to be there when you need us.

"Let's face it, 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 in 1907 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; it is known in the insurance industry for its financial strength and exceptional customer service.

The company currently employs more than 3,200 people in a countrywide branch network of 40 offices.

Amica is consistently rated tops among financial and insurance industry organizations. A.M. Best Company, the leading insurance industry analyst, ranks Amica A++ (Superior), its highest rating.¹ Ward's Financial Group included Amica Life on its 2009 "Ward's 50" list of top-performing life-health insurers. And Bloomberg BusinessWeek has named Amica one of America's 25 "Customer Service Champs," four years in a row.²

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.

¹A.M. Best Company. February 5, 2010.

²Bloomberg BusinessWeek, March 1, 2010.



Young Entrepreneurs DELAWARE VALLEY 2010

The Entrepreneurs Forum of Southern New Jersey along with Rowan University and Pro Computer Service are honoring this year's **TOP Young Entrepreneurs**.

Event Date: Thursday, September 23rd

Event Time: 5:30-8:00 PM



Fox 29's Michelle Buckman will be awarding the 2010 Innovative Entrepreneur of the Year!

**Event Location:
The Merion
Cinnaminson, NJ**

Philadelphia Flyers Hall of Famer, Brian Propp will be the keynote speaker!



Event Presented by:



Event Partners:



Gold Sponsor



Burlington County Chamber of Commerce
The Voice of Business

Visit

WWW.YEDV.ORG

Saratoga Benefit Services

Making Your Benefits "Fit"

Saratoga Benefit Services, LLC specializes in employee benefits planning. Representing all major health, prescription, dental, life and disability carriers with companies such as Aetna, Blue Cross and AmeriHealth. Saratoga, a Chamber Affinity partner, offers Chamber member's enhanced benefits with AFLAC and Vision Service Plan (VSP). Working in all aspects of plan design, plan management and benefit communication, Saratoga provides expertise in fully insured and self-funded plan design for medical plans and ancillary benefits as well.

Saratoga Benefit Services is headquartered in Burlington County. Amy Webb, principal of Saratoga Benefits, describes her firm as a "benefits boutique." "We are not jacks-of-all-trades and masters of none. Employee benefits are what we do and what we do well. We have the ability to adapt to our clients corporate culture and develop a servicing strategy that works best for their employees and their benefits personnel. While healthcare inflation has been in the double digits, many of Saratoga's clients have experienced modest premium increases while still maintaining a comprehensive level of benefits. Saratoga Benefits staff has accomplished this by understanding the marketplace. By knowing what new plan designs have been developed and continue to offer good value, Saratoga keeps abreast of the latest trends such as Health Savings Accounts (HSA's) and Health Reimbursement Accounts (HRA's).

With employee benefit costs the second largest business expense after payroll, it is important for employers to get the most value from the employee benefits package. Benefit education, innovation and communication are critical to creating a benefit plan that is appreciated by employees and their families. Saratoga Benefit Services helps clients achieve value by offering an extensive menu of services. Services include strategic planning, a thorough market analysis and extensive rate and plan negotiation. We also work with clients to develop proper payroll deduction strategies as well.

For companies with larger employee populations, Saratoga Benefits has the ability to provide customized employee benefits websites. These sites can be tailored to provide personalized benefit information, on-line enrollment technology, consolidated billing statements, and complete COBRA administration.

If your benefits don't seem to "fit" your company and employees, contact Saratoga Benefit Services.



BCCOC Would Like to Thank Our **Renewing Members**

A Touch of Class

Delran
Member Since 2003

Ahern Painting

Cherry Hill
Member Since 2009

Alzheimer's Association – Delaware Valley Chapter

Marlton
Member Since 2007

Ameriprise Financial Services – Joseph J. Skwara, CFP

Moorestown & Voorhees
Member Since 1996

Andrews Federal Credit Union

Multiple Locations
Member Since 2004

Bandwave Systems, Inc.

Burlington
Member Since 2006

Bartolomei Pucciarelli, LLC

Lawrenceville
Member Since 2009

Bishop & Bishop, P.C.

Moorestown
Member Since 2008

Burlington Center Mall

Burlington
Member Since 1982

Burlington Country Club

Mount Holly
Member Since 2003

Burlington County Library System

Multiple Locations
Member Since 1994

Citizens Bank

Multiple Locations
Member Since 2006

Columbia Bank

Multiple Locations
Member Since 2003

Community Focus Online

Chesapeake, VA
Member Since 2007

Crossroads Hospitality

Maple Shade
Member Since 2009

Drake, Lehner & Morgan, LLC

Burlington
Member Since 2008

E.J. Post Company, Inc.

Medford
Member Since 2005

Earp Cohn P.C.

Cherry Hill
Member Since 2004

The Enterprise Center at BCC

Mount Laurel
Member Since 2005

Express Employment

Professionals of South Jersey

Marlton
Member Since 2000

continued on page 11

Get to Know the Freeholder Candidates...

AIMEE BELGARD www.belgardforfreeholder.com

OCCUPATION: Attorney, Sweeney & Sheehan, PC

CURRENT OFFICE:

Township Committee, Edgewater Park

Aimee Belgard is a trial and appellate litigator who practices law at the firm of Sweeney & Sheehan, P.C. Ms. Belgard is the President of the Board of Advisors of the American Cancer Society, Southern Jersey Region; and was recently named Second Vice President of the Board of Directors of the American Cancer Society, Eastern Division. Ms. Belgard serves as Committeewoman in the Township of Edgewater Park, where she is also a member of the Edgewater Park Planning Board and liaison to the Senior Advisory Committee.

In 2006 Ms. Belgard was named "One of Ten People Who Made a Difference in Burlington County" by the Burlington County Times. She resides in Burlington County with her husband Bill, a small business owner, and their two school-aged sons.



Candidate Q&A

What proactive steps can you take to continue a favorable business climate in Burlington County?

As the spouse of a small business owner in Burlington County, I am sad to say that my husband's business has derived no appreciable benefit from operating in Burlington County. Additionally, I have spoken with other Burlington County business owners and potential business owners who have attempted to work with the County to utilize the County's small business loan procedure but who, unfortunately, found the process to be daunting and ultimately gave up on the County system. While there must certainly be fiscal responsibility in this process, it must also be examined and made easy enough so as not to thwart the intent and purpose of encouraging business development throughout the County. I want to ensure that companies and small business owners can and will build businesses that will thrive in our County because Burlington County has the potential to be the best county in New Jersey for small businesses.

Over and above the existing efforts for shared services, what other ideas or plans do you have to increase the use of shared services in Burlington County?

The County is to be commended on its current shared services such as the recycling program. While efforts must be made to expand shared services where possible and to also encourage the utilization of shared services amongst the County's municipalities, the County should not lose sight of or eliminate services that have benefited our businesses and residents. This past year, the County opted to close the County Police Academy. While this may have saved expenses from the County budget, it added pecuniary strain throughout the County's municipalities; thus, ultimately impacting the tax payers. Municipal police officers can no longer stay within the County for ever-increasing mandated training but must instead travel to counties such as Gloucester and Mercer for training, thereby adding to municipal travel and overtime costs as well as taxes. Moreover, Burlington County is now missing out on the benefit of hosting officers from outside Burlington County who otherwise would have come to our County for training. A better alternative to this elimination - through negotiation and creative tactics - should have been considered in order to enhance the services, benefits and tax relief derived by Burlington County businesses and residents.

With the recent implementation of new Improvement Authority, please share with us your thoughts on the future of economic development in Burlington County.

We need to foster and encourage economic development per the County's regional plan by working and collaborating efforts with local municipalities, businesses and entrepreneurs to encourage growth in the County. While I am hopeful that the new Improvement Authority will serve to support economic development, I do have concerns that perhaps the new Improvement Authority, via the Bridge Commission, may now be too far removed from direct County oversight, management and input. We need to ensure that the Improvement Authority provides the proper vehicle as a resource for local businesses and as a channel for Burlington County businesses to voice their opinions, concerns and needs to the County.

Cost control is a major issue amongst all levels of government, please share with us your thoughts on eliminating duplicate services, streamlining, county government and identifying creative ways to control expensive and the tax burden on county residents.

Cost control and the tax burden throughout the County are clearly concerns for all Burlington County businesses and residents; thus, we need to make certain that there is not only accountability and transparency at the Freeholder Board level and throughout all of County government, we also need to eliminate wasteful spending and inefficiencies to ensure that we are delivering the best government at the least cost thereby providing a better environment for businesses already within the County and attracting additional businesses to Burlington County.

Get to Know the Freeholder Candidates...

JOSEPH B. DONNELLY www.burlcogop.com

OCCUPATION: Senior Sales Manager, Hubbell, Inc.

CURRENT OFFICE:

Burlington County Freeholder January 2008 - December 2010

Joseph B. Donnelly was elected Director in his second year as a member of the board. He ran for Freeholder on a promise to cut the county property tax levy and usher in good government reforms, and has kept his word. Under his leadership, Burlington is the only county in the State to cut the county property tax levy and rate three years in a row, and currently spends fewer tax dollars per person than any county in New Jersey. Donnelly voluntarily cut his own Freeholder salary in half and refused taxpayer funded health benefits. Despite opposition from Democrats on the Freeholder Board, Donnelly's leadership convinced his fellow Freeholders to do the same.

Donnelly is a Senior Sales Manager with Hubbell, Inc., an electrical manufacturer based in Milford, CT. He comes to the freeholder board with a wealth of local government experience, having logged a total nine years as a member of Riverton Borough Council, and later Cinnaminson Township Committee. Most recently, he helped spearhead a \$100 million redevelopment project on Route 130 in Cinnaminson that includes new commercial and residential development, and major highway improvements. Freeholder Donnelly is a former member of the County Agricultural Development Board and the Cinnaminson Board of Fire Commissioners, and is active in local youth sports and his church, St. Charles Borromeo. He oversees the Departments of Economic Development, Engineering and Highway and was appointed as liaison to the Burlington County Bridge Commission for 2010. He and his wife, Christine have two daughters.



Candidate Q&A

What proactive steps can you take to continue a favorable business climate in Burlington County?

Burlington County is a great place to live and do business. However, along with the rest of the state and the country, times have been tough. In order to be a statewide leader in the economic recovery, it is crucial to be proactive in targeting emerging industries, developing a master loan program for new and expanding businesses and creating a countywide renewable energy program. Economic Recovery Plan:

- Target emerging industries- put Burlington County residents back to work with the good-paying jobs, like warehousing and distribution, "green" technology manufacturing, and health care.
- Create a ready and capable workforce- survey local business to determine current and future workforce needs, and then utilize available grant dollars to provide job training through the County College and vocational schools.
- Master loan program -build upon existing loan programs by taking advantage of low interest Federal Recovery Zone Bonds to incentivize and encourage new business development, and bolster economic recovery zones.
- Countywide renewable energy program -designed to maximize solar potential in municipalities, facilitate public-private partnerships and establish Burlington County as a Green Energy Leader. This ambitious goal will make the county more environmentally friendly and reduce energy costs for taxpayers long-term.

Over and above the existing efforts for shared services, what other ideas or plans do you have to increase the use of shared services in Burlington County?

I was elected Freeholder less than three years ago on a platform of reducing and reforming county government and I have delivered. Under my leadership, the county has absorbed nearly all municipality dispatching responsibilities, saving municipalities millions. The county anticipates that by January 1, 2011 every municipality will be handled through central dispatch. We have merged departments within the county to prevent duplicate services, and are running lean while maintaining the county services you have come to expect from Burlington County.

The next step is to take shared services above and beyond. We are proud to have unveiled the active recreation program designed to give seed money to all municipalities for projects of their choice, using funds already raised to promote and preserve open space. This is an innovative way for municipalities to maintain, improve or create sports fields and community parks, without increasing tax burden on residents. We are also looking into a countywide single stream recycling program. The initial investment is small and future tax dollar savings are exponential, meaning long term taxpayer relief.

With the recent implementation of new Improvement Authority, please share with us your thoughts on the future of economic development in Burlington County.

The Improvement Authority offers a host of services available for municipalities, school and fire districts and other local authorities. Among these services are financial programs, grant-writing for economic development-related projects, infrastructure improvements, and professional services for redevelopment and development projects.

These programs generate enormous taxpayer savings and allow local authorities to develop with low interest loans. With these programs in place we have already saved \$14 million by providing \$328 thousand in low interest financing.

Local entities can take advantage of pooled lease purchase and governmental loan financings, allowing for lower capital investment with no shared liabilities, and ultimate tax payer relief. The professional services offered keep project costs low for the municipality or local authority, incentivizing local development in places where it may not have even been a possibility without these financial opportunities.

In the future we can expect continued tax relief through monumental savings while making Burlington County a more attractive place for new business. The Route 130 Corridor Plan has already received accolades for their economic development progress, and we hope to use this project as a model for continued improvements throughout the county.

Cost control is a major issue amongst all levels of government, please share with us your thoughts on eliminating duplicate services, streamlining, county government and identifying creative ways to control expensive and the tax burden on county residents.

My first act as Freeholder was to voluntarily cut my salary in half, and I refused to accept taxpayer-funded health benefits for my elected post. I have worked tirelessly to cut the county vehicle fleet by more than 150 cars. Under my leadership, Burlington is the only county in the State to cut the county property tax levy and rate three years in a row, and currently spends fewer tax dollars per person than any county in New Jersey. Right-sizing county government is not only the responsible thing to do- it is a must. The taxpayers of Burlington County can no longer afford to cover the rising cost of public employee health care on their own. It is time for county employees to step up to the plate and agree to pay for a fair share of their benefits. In addition we are doing away with accumulated sick and vacation time and enacting a "use it or lose it" policy.

Last year as candidates, Freeholders Bruce Garganio and Mary Ann O'Brien proposed an independent operational audit of the County to find any inefficiencies, duplicate services, or unnecessary jobs and departments. Together we are working to make sure not only that this audit occurs, but that the recommendations are taken seriously, and acted upon.

We already have the leanest, most streamlined and efficient county in the State, but there is room for improvement. I intend to continue and enhance what we have already done in my next three years as freeholder.

Stop **BLASTING**, Start *Listening*

BY HOWARD YERMISH

I'm currently on my soap box against email blasts. Email marketing is a wildly important method of reaching out and communicating. Unfortunately, people abuse email and it starts with the term "blast."

No one wants to be **blasted** at. When a bomb goes off, we all duck for cover.

Consider for a moment that you run a radio station, broadcasting at 50,000 watts. Any message that you wish goes out into the airwaves. You have full control over the contents of the message. It doesn't matter whether people love it or hate it, your message is your message.

Howard Stern isn't that funny by himself. What makes his show compelling is that his guests and callers argue with him and he **listens**, then responds. Stern doesn't "blast" out his message; he invites the audience to be part of the dialog, that is, part of the show.

Everyone enjoys conversations, both as participants and as listeners. When you invite a response, interesting things happen.

So how can email marketing create conversation? Email marketing is part of the dialog around your products or services. No one is really interested in reading the same vanilla corporate mumbo jumbo. And we are rarely interested in "canned" content that you purchase from a third-party service. We are interested in the true voice of your company. Don't just say you have great customer service, talk about how you define customer service. Let this voice be part of your email marketing, as well as your overall communications strategy.

One final point, you cannot force people to be part of the conversation. If you add people to an email marketing list without permission, you are spamming. Create messages, rather a two-way dialog that is worthy of our participation. Then invite people to tune in and be part of the show.

Go ahead and ask me a question, I'm listening.

Howard Yermish is President of HowardYermish.com LLC Online Marketing & Strategy. He can be contacted at howard@howardyermish.com



BURLINGTON COUNTY
Chamber of Commerce
The Voice of Business

UPCOMING EVENTS:

- September 27 **State of the County** – Aloft Mount Laurel
- October 13 **General Membership Luncheon** – The Merion
- October 19 **BCCOC Young Professionals Network Kick Off** – Aloft Mount Laurel
- October 21 **Business Leaders Conference** – The Enterprise Center at BCC
- October 27 **Lunch & Learn** – BCCOC Office

NEW MEMBERS

– continued from page 5

Paws N Claws Veterinary Clinic, LLC

Veterinarian
2116 US Highway 130 N
Burlington, NJ 08016
www.myvetonline.com/pawsnclawsvet
*Sponsored by Joe Carita,
Buchanan Ingersoll & Rooney PC*

PRIDE Industries

Non-Profit
25 West Hampton Street
Pemberton, NJ 08068
www.prideindustries.com
800-550-6005

Reliant Office System

Office Equipment – Sales & Repair
P.O. Box 505
Willingboro, NJ 08046
www.reliantoffice.com
609-871-8595

SL Coaching Incorporated

Business Coaching
38 Slayback
Princeton Junction, NJ 08550
609-799-7177

South Jersey Magazine

Magazine
106 East Centre Boulevard
Marlton, NJ 08053
www.southjersey.com
856-797-9910

Wells Fargo Home Mortgage

Reverse Mortgages
306 Devon Road
Cinnaminson, NJ 08077
609-636-7084

Willingboro Township

Municipality
1 Salem Road
Willingboro, NJ 08046
www.willingborotwp.org
609-877-2200

World Ventures

Travel Agency
61 Boothby Drive
Mount Laurel, NJ 08054
www.edkomis.com
856-308-1922

For a complete listing of BCCOC events,
visit www.bccoc.com

Renewing Members

continued from page 7

H&R Block

Marlton
Member Since 2009

Hampton Inn – Mount Laurel

Mount Laurel
Member since 2003

Hutchinson Mechanical Services

Cherry Hill
Member Since 2005

IKEA Wholesale, Inc.

Westampton
Member Since 2006

Intelysis Corp.

Cherry Hill
Member Since 2004

Iron Hill Brewery & Restaurant

Maple Shade
Member Since 2009

Ken Curtis Agency

Mount Holly
Member Since 2000

Lakeside Collision CARSTAR

Mount Laurel
Member Since 1995

Lee Wayne Corporation

Bordentown
Member Since 1989

Lippincott Jacobs Consulting Engineers

Riverside
Member Since 1980

Little Construction Company Inc.

Mount Holly
Member Since 2001

Little Mill Country Club

Marlton
Joined in 2009

Mack-Cali Realty Corporation

Moorestown
Member Since 2000

MEND, Inc.

Moorestown
Member Since 2007

Occupational Training Center

Mount Holly
Member Since 1985

Omnimed Inc.

Moorestown
Member Since 2009

PNC Bank

Multiple Locations
Member Since 2005

continued on page 12

Members in the News

Casamari Restaurant Opens In Burlington



Back row – Kevin Quinn, Riverfront Branch Executive YMCA of Burlington County & Bruno LaMarca, Owner, Casamari; Front – George Kozub, Council President, Burlington Township, BCCOC President Kristi Howell-Ikeda and E.L. “Pete” Green, Council member, Burlington Township

Casamari Restaurant hosted a ribbon cutting and family fun day on June 27th at their new location on Sunset Road in Burlington. Chamber President & CEO, Kristi Howell-Ikeda, was on hand with a number of local officials to help kick off the celebration.

The Bank Teaches Kids About Saving Money

On April 27th, employees from The Bank went back to elementary school – not to learn, but to teach! With Americans spending more and saving less, young people often don't learn the importance of saving. To help turn this around, members of their branches taught savings lessons to 960 children throughout Southern New Jersey. The Teach Children to Save Day program is sponsored by the ABA Education Foundation, a non-profit subsidiary of the American Bankers Association. The bankers had skills and knowledge to teach lessons that incorporated games and activities about the concept of saving, how interest makes money grow, how to budget/create a spending plan and the difference between needs and wants.

“Good Deed Game” Gave Fans Three Chances to do Something Nice

On Saturday, August 14th, the Trenton Thunder hosted the first ever “Good Deed Game” at Waterfront Park, giving fans three opportunities to support a local community organization.

The event featured a blood drive to benefit the Community Blood Council of New Jersey, a school supplies drive to support the learning center at the East Trenton Chapter of Habitat for Humanity, and a non-perishable food drive to benefit the Mercer Street Friends Food Bank. The Thunder provided incentives to fans who supported these local non-profit organizations.



Virtua honors America's Service Men and Women

Virtua Memorial honored service men and women who are working to keep our country safe by raising an American flag that flew over a U.S. military base in Afghanistan.

The ceremony was attended by Col. Gina M. Grosso, Commander of Joint Base McGuire-Dix-Lakehurst; a military honor guard; Virtua administrators and staff; as well as the public.

The flag was a gift from military personnel as a result of the “Cup of Joe” program at Virtua Memorial. Nurses in the Mother-Baby Unit began collecting change from staff and others late last year to purchase quality coffee in Iraq and Afghanistan for service members.

continued on page 15

Your employees trust your decisions.

You need to trust your benefits consultant.

Amy R. Webb, RHU
856-642-2949
awebb@saratogabenefits.com
www.saratogabenefits.com

SARATOGA
BENEFIT SERVICES

Specializing in employee benefit planning

Burlington County Chamber of Commerce Events

Geoffrey Webber of Weber Law, LLC, Rob Cerminara of Beneficial Bank and Jason Henckel of South Jersey Federal Credit Union spent time networking at the Breakfast Before Business hosted at Swedes Run Business Park on July 20th.



Chamber members toured Joint Base McGuire-Dix-Lakehurst on June 8th. The tour included some of the nation's most powerful aircraft, demonstrations of advanced technology and training and interacting with the men and women involved in our nation's defense.

Renewing Members – continued from page 11

Parker McCay P.A.

Marlton
Member Since 2004

Polymer Solutions International, Inc.

Newtown Square, PA
Member Since 2009

Prevention Plus of Burlington County, Inc.

Lumberton
Member Since 1998

Primepoint

Brodentown
Member Since 2004

Protocall

Cherry Hill
Member Since 1999

Quality Management Associates, NJ Inc.

Palmyra
Member Since 2009

Ramblewood Country Club

Mount Laurel
Member Since 2001

Red Bell Enterprises

Wrightstown
Member Since 2005

Riverton Country Club

Cinnaminson
Member Since 1994

Roma Bank

Multiple Location
Members Since 2004

Saratoga Benefit Services, LLC

Moorestown
Member Since 2002

Schaming Wealth Management Group of Wells Fargo Advisors

Marlton
Member Since 1995

Schnader Harrison

Segal & Lewis LLP
Cherry Hill
Member Since 2004

Sir Speedy Printing

Maple Shade
Member Since 1987

Smith & Solomon Driving School

Bordentown
Member Since 2004

South Jersey Driving School, Inc.

Moorestown
Member Since 1994

Sovereign Bank

Multiple Locations
Member Since 1987

Staybridge Suites Hotel

Mount Laurel
Member Since 2005

Susquehanna Bank

Multiple Locations
Member Since 2003

TD Bank

Multiple Locations
Member Since 1988

Thomas/Boyd Communications

Moorestown
Member Since 2001

Thomson Lamination Company Inc.

Maple Shade
Member Since 1983

Vandergrift Floral Company

Cinnaminson
Member Since 2009

Verizon Wireless

Mount Laurel
Member Since 1993

Wegman's

Mount Laurel
Member Since 2008

World Wide Web Communications

Cherry Hill
Member Since 2003

YMCA of Burlington County

Mount Laurel
Member Since 1995

HSA or HRA, Which is Right for You

BY AMY R. WEBB, RHU, CBC

As the New Year quickly approaches, now is the time for many companies to reevaluate their employee benefits program, especially their group medical plan. With so much news regarding Health Care Reform and some of these new regulations impacting your benefits and costs at this year's renewal, now is the time to review. Health care costs continue to increase dramatically in NJ for employers of all sizes. Rate increases in the 25% range unfortunately are the norm. As employers have shifted more costs to the employee this is a burden shared by all. Nationally the average employer cost share of coverage for a family of four has surpassed \$10,000 for the first time, rising to \$10,744.00.

So what can you do to help control costs and still provide a valuable benefit. Well this may be the year to consider a high deductible plan combined with a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). As of January 1, 2010 over 10 million people were enrolled in an HSA plan, a 25% increase over the previous year. The reason; the plans make financial sense for both the employee and employer. Employers can reduce their premium costs by as much as 40% or more by increasing deductibles plus employees will see a dramatic decrease in payroll deductions. The money saved by both the employer and employee can then be shifted to an HRA or HSA account to cover claims costs. Once the employer determines it is a fit it then becomes a math problem for the employee. When choosing a high deductible health plan, the employee has to estimate anticipated health care expenses and determine if possible employer HSA or HRA account funding plus possible payroll deduction savings will offset potential out of pocket deductible exposure.

HSA's

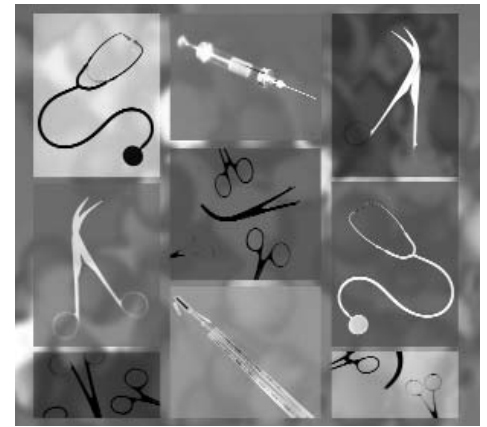
HSA's are similar to a 401(k) but must be used for healthcare related

expenses. HSA's must be combined with a high deductible medical plan while HRA's can be offered alongside any health plan option. The high deductible plan must have a minimum single deductible of \$1200 and \$2400 for a family. Under a high deductible plan, all medical expenses, except preventive care, are subject to the deductible. This includes doctor visits, lab work, hospital, surgical and prescription expenses.

HSA's offer employers the following advantages:

- Lower administrative costs
- Flexibility, employer is not required to contribute to an HSA account
- Tax Savings, contributions are tax deductible
- Contributions can be dispersed over course of plan year

Advantages of an HSA account for the employee are as follows:



- 100% vested for any unused employer provided funds
- Employee contributions can be payroll deducted pretax
- Can use HSA dollars for dental and vision expenses as well

HRA's

An HRA can be attached to any health plan option, not just a high deductible plan and can only be funded by the employer. *The advantages to an employer are as follows:*

- Unused money is retained by the employer

continued on page 15

RELIANT OFFICE SYSTEMS

Member to Member discount available

COPY FAX PRINT SCAN

We offer award-winning document systems from many manufactures plus advanced features and innovative technology to help businesses maximize office productivity and streamline workflow.

15% OFF

any product or service

Call Today

215 785 1718 PA

609 871 8595 NJ

WWW.RELIANTOFFICE.COM

A Burlington County Chamber of Commerce Member

Reliability

Counts

&

Service

Matters



Dream Big

Home Equity Line of Credit

As Low As

2.74%^{†*}
APR

Home Equity Loans

Fixed Rates
As Low As

5.24%^{*}
APR



**Realize your dreams and
contact CUNJ to apply today.**

CUNJ.org
609-538-4061



*APR = Annual Percentage Rate. Rates are subject to change and determined by your credit history. Property insurance is required. Listed rates are based on Platinum Relationship. For a full rate list go to www.CUNJ.org.
** The credit union may lend up to \$500,000 if the home equity loan/line combined with existing mortgage(s) does not exceed 80% loan-to-value (LTV). If you borrow up to 90% LTV, the maximum loan/line amount is \$100,000. Restrictions may apply. Products available to PA and NJ residents only.
†The APR may vary and may increase to a maximum of 18% or the maximum permitted by law, whichever is less.



**CREDIT UNION
of NEW JERSEY**

Members in the News

continued from page 11

Hutchinson Mechanical Services Selected as Participating Contractor for State's Direct Install Program

Hutchinson Mechanical Services is one of eight contractors across the state that has been selected as a Direct Install participating contractor for New Jersey's Clean Energy Program, a turnkey solution designed to reduce energy costs of small to mid-sized commercial and industrial facilities. Hutchinson is the Participating Contractor for Burlington, Camden, Ocean and Monmouth Counties.

Through Direct Install, building owners can cut energy costs by replacing lighting, HVAC and other outdated operational equipment with energy efficient alternatives. New Jersey's Clean Energy Program provides incentives toward the cost of the upgrades.

"Direct Install is a win-win as businesses can reap the long-term benefits of energy efficient equipment while paying only a fraction of the total cost," said Ed Hutchinson, president, of Hutchinson Mechanical Services. "Before Direct Install was launched, it was cost prohibitive for many businesses to replace existing equipment and consider energy efficient alternatives. Going green has just become affordable."



Christopher Gibson to Succeed Gary Lesneski as President of Archer & Greiner

Christopher R. Gibson, Shareholder and member of Archer & Greiner's Board of Directors, has been elected to succeed Gary J. Lesneski as President, effective October 1, 2010. Mr. Gibson and James H. Carll, who remains firm Chairman, will lead the 175-lawyer firm, which has experienced extensive growth over the last ten years.

Chris, 50, is Chair of the Litigation Department and its Environmental Law Practice Group and serves on the firm's Finance Committee. As a member of the Board since 2002, he has played an integral part in the firm's recent growth.

"Chris Gibson has been a key member of the firm's leadership, and we are indeed fortunate to have someone of Chris' talent and experience to move into the presidency," said Chairman Jim Carll. "I look forward to working with Chris as we, together with our Board, continue to focus on the growth and continued vitality of the firm."

Mr. Lesneski will be leaving Archer & Greiner at the end of September to accept the position of Senior Executive Vice President/General Counsel of The Cooper Health System.



Bandwave Systems Promotes Adil Zaidi to Operations Manager

Bandwave Systems has promoted Adil Zaidi to Operations Manager. Zaidi, 27, started with the company in 2007 as a technology specialist.

In his new position, Zaidi will manage the company's day-to-day project operations ensuring clients receive the fastest broadband-based voice and data communications technologies, strategies and service.

"My goal is to make sure the Bandwave team responds—and solves—all customer service requests. Network connectivity is critical in today's 24/7 business environment," said Zaidi, adding, "Our mission is to constantly monitor and manage a company's data network to keep it up and running because a business can't afford to have their data or voice network down."



Photo (L to R): Lt. Col. Louise Shumate; Mark Blunt, Mt. Laurel Branch Manager; Maree Duncker, Joint Base McGuire-Dix-Lakehurst Branch Manager; SMSgt. Daniel Bouchee; and Robert Flanyak, Andrews Federal Vice President, Member Service.

Andrews Federal Credit Union Holds Ribbon Cutting and Dedicates Mt. Laurel Branch

Andrews Federal Credit Union held a dedication and ribbon cutting ceremony for its new Mt. Laurel Branch. Neighboring businesses, Dinner by Design and Gallo's Bakery, provided hors d'oeuvres, cake and refreshments.

Lt. Colonel Louise Shumate, Commander, 87th Comptroller Squadron, Joint Base

McGuire-Dix-Lakehurst, and Kristi Howell-Ikeda, President & CEO, Burlington County Chamber of Commerce, gave remarks during the ribbon cutting ceremony. In addition, Robert Flanyak, Andrews Federal Vice President, Member Service, presented SMSgt. Daniel Bouchee, President, First Sergeant's Council, Joint Base McGuire-Dix-Lakehurst, with a special donation to the NJ Run for the Fallen. The donation will help defray expenses for the 2010 race, which is scheduled for Sept. 25-26, 2010.

"We are excited to be a part of the Mt. Laurel community," says Robert Flanyak, Andrews Federal Vice President, Member Service. "Andrews Federal is committed to the community and look forward to the opportunities we have to provide quality financial services to our members."



Lisa Warech of Protocall Staffing Earns Certification as a Professional in Human Resources

Lisa Warech, Director of Human Resources and Risk Management for Protocall, recently earned certification as a Professional in Human Resources.

"Certification as a human resource professional clearly demonstrates a commitment to personal excellence and to the human resource profession," said Mary Power, CAE, Executive Director of the HR Certification Institute. "This field is constantly changing and it has been my goal here at Protocall to stay current on all human resource issues, as well as maintain a high level of personal attention and compassion with our entire staff," explains Warech who possess 24 years of experience as the Director of HR for Protocall.

Protocall provides temporary and direct placement of personnel in the areas of industrial services, warehousing, administrative, general office support and healthcare administrative, ancillary and professional positions.

HSA or HRA — continued from page 13

- Contributions are tax deductible
- Employer can limit the eligible expenses

Disadvantages include:

- Generally a higher administrative cost
- The employee has immediate access the entire annual contribution

This brief article can't cover all of the information about HRA's and HSA's, however it should give a framework to determine if this may be an option your company should consider.

Amy Webb is the Owner of Saratoga Benefit Services, LLC. She can be contacted at awebb@saratogabenefits.com

THE Communicator

RESERVE TODAY LUNCHEON SPONSORSHIPS

Sponsor one of the (only!) nine General Membership Luncheons being held in 2011.

How it works:

Luncheons are held on the 3rd Wed. of each month with the exception of Jan., April and Sept. Luncheons begin with networking at 11:45am, followed by lunch, and program at 12:15pm. Attendance average: 80 people. Call for locations and speakers. Cost \$450.

Benefits Include* :

- 4 weeks listing your sponsorship (including company logo) in weekly E-News
- *The Communicator* Member of the Month Profile. An article on your company 300 - 350 words in length with logo. Published to coincide with your Sponsorship
- Listing with logo on the BCCOC's website
- At the luncheon a company representative will have 3 minutes to address the audience about your company's products and services
- Your company banner will be displayed at the luncheon and you will be able to place your promotional materials at each place setting
- One complimentary lunch ticket

* Benefits subject to modification

Burlington County Chamber of Commerce | 100 Technology Way | Suite 110 | Mt. Laurel, NJ 08054
 (856) 439-2520 | Fax (856) 439-2523 | www.bccoc.com

2011 REQUEST FOR LUNCHEON SPONSORSHIP

Please indicate your 1st, 2nd and 3rd preference on the line preceding date:

___ February 9 ___ March 9 ___ May 11 ___ June 8 ___ July 13
 ___ August 10 ___ October 12 ___ November 9 ___ December 14

Contact _____ Phone _____

Title _____ Email _____

Company _____

Street Address _____

City _____ State _____ Zip _____

PAYMENT

\$ _____ CHECK ENCLOSED CHARGE CREDIT CARD (FILL IN ALL INFORMATION BELOW)

CARD TYPE: VISA MC AMEX CARD#: _____

Exp. Date: _____ Security Code: _____

Card Billing Street Address _____

City _____ State _____ Zip _____

Card Holder's Name _____

Signature _____

Sponsorships are available on a first-come first serve basis and limited to one per lunch and one per company per calendar year. Sponsorships not booked at least 60 days in advance are not guaranteed placement in advertising and are not final until availability has been verified and approved by Chamber office. Payment must accompany your reservation to guarantee placement.