

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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Securing Some Of Your County's Cash Now In Fixed-Rate CDs Could Result In Additional \$Millions Over The Next 12 Months

by William Cherry, Director of Public Partnerships for three+one



According to their most recent financial statements, New Jersey's 21 counties currently have a combined total of \$3 billion in cash on deposit. The amounts range from a low of \$23 million to a high of \$347 million, with the overall, average-sized county's liquidity coming in at about \$141 million.

Having been a longtime county treasurer, I know that county finance officers are very conservative and protective when it comes to the funds in their care and custody. Rightfully so, because safety and security of taxpayer dollars must always be our number one priority as public officials. But safety and security measures don't require leaving all of your cash sitting idly by in what are often lower-interest bank accounts.

Effective cash-management best practices open the door to putting a significant portion of your county's liquidity to work earning much higher interest in safe investments such as certificates of deposit and U.S. Treasuries, while also maintaining absolute security of your capital. Locking in some cash at today's high-interest rates (while they last) could equate to millions of dollars in additional interest going into county coffers over the next 12 months.

Let's take a look at that average New Jersey county with \$141 million in cash. Of that amount, probably \$110 to \$120 million can safely be put to work earning fixed-rate, medium-to-long- term interest revenues; they could be used to pay for much-needed public services or to reduce property taxes.

A portfolio of staggered-maturity, fixed-rate investments earning interest at today's rates of 5.50% or more could easily **generate \$6.2 million** in revenues for that county in 2024. That's a lot of spending power, without having to use a single dollar of taxpayer money. Recently, Federal Reserve Chairman Jerome Powell signaled that the Fed was likely to cut rates this year. There is even some possibility that there could be multiple rate cuts which would almost certainly translate into lower revenues for counties.

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Securing Some Of Your County's Cash Now In Fixed-Rate CDs Could Result In Additional \$Millions Over The Next 12 Months *(continued)*

For every 1% reduction in national interest rates, the average-size New Jersey county would likely see their earnings decrease by \$1.1 million dollars! Larger counties could see even more drastic decreases. That's why now is the perfect time to establish precisely **how much** liquidity your county has on deposit and to use future cash-flow projections to accurately determine **how long** those funds will remain on deposit before they will be needed for county expenses.

That combination of data can give your county finance office the critical information it needs to build a strong financial portfolio that includes a solid mix of liquid cash along with longer-term, fixed-rate investments. The results? Maximum earnings/revenues combined with absolute safety of principal.

three+one® is proud to be working with John Donnadio and the team at NJAC to help the state's counties build solid financial foundations through accurate liquidity data. We have also been endorsed by the National Association of Counties (NACo) and dozens of other municipal advocacy associations because it has been proven that our data helps finance officers make the very best cash-management decisions.

William Cherry served for 24 years as a county treasurer responsible for managing and investing public funds. He now serves as the Director of Public Partnerships for three+one, and can be reached by phone at 585-484-0311, ext. 709 or by email at wec@threeplusone.us

NJAC Save the Dates!

Virtual Workshop
April 17, 2024

NJAC Celebration of County Government
May 1-3, 2024
Atlantic City, NJ

Virtual Workshop
July 10, 2024

WELCOME TO OUR NEW MEMBERS



Brucato Foot & Ankle Surgery is a podiatry office with locations in Clifton and Hackensack.

For more information please contact Maryellen Brucato, DPM, FACFAS, CEO & Owner, via email at Brucatofootsx@gmail.com.



FSL Public Finance, LLC is an independent municipal advisory firm providing financial advisory and consulting services to local governments, school districts and municipal authorities.

For more information please contact Michael Vind, Managing Director via email at Michael.vind@fslpf.com.



Known for excellence. Built on trust.

GZA GeoEnvironmental, Inc. is a consulting engineering firm offering comprehensive solutions for geotechnical, water, ecology, environmental and construction management services. Founded in 1964 by Donald Goldberg and William Zoino, two geotechnical engineers who first collaborated while attending the Massachusetts Institute of Technology, GZA has grown to a nationally recognized consultancy. Over the last five decades, GZA has completed over 100,000 projects, both nationally and internationally.

For more information please contact Christopher Schmitt, LSRP, CHMM, ENV-SP via email at christopher.schmitt@gza.com.



Spatial Data Logic (SDL) is a local government software company that specializes in helping all departments serve their citizens online and streamline processes. From small towns to large cities and counties, Spatial Data Logic (SDL) has spent the past 26 years building proven software solutions for local governments. Originally founded as a GIS company, Spatial Data Logic quickly uncovered the need for an interconnected software solution that would help each department with its individual functions, while also facilitating interdepartmental visibility and collaboration.

For more information please contact Ren Salerno via email at marketing@spatialdatalogic.com.

Hybrid Cloud Increases Your Intelligence

by Nicole Buccola, Marketing Assistance for PKA Technologies, Inc.

This title is a bold claim, but it's true. Making a move to a hybrid cloud increases your intelligence. Let's look at the significance of that statement. Your business gets smarter. Your decisions become more data driven. A hybrid cloud solution creates the environment where your data helps you accomplish more. Your business literally accomplishes the dream of working smarter, not harder. In this article, we'll review the current state of the market, how your business can benefit, and what you can do today to take advantage of all a hybrid cloud has to offer.

The Current State of the Market

According to HPE, "enterprise decision-makers are increasingly choosing hybrid cloud as their preferred operating model because it offers significant value to the business." Businesses realize this significant value in a few keyways. First, decision making becomes faster. Second, those same faster decisions are more accurate as they are based on real-time data and analytics. Third, and perhaps most important, businesses save money along with their time savings.

While there is no single "this is how you do it" approach to building a hybrid cloud, there are some key components to consider. Additionally, hybrid cloud enthusiasts agree that the flexibility and responsiveness of a hybrid cloud solution provides incredible benefits to businesses of any size. Additionally, this helps an organization draw meaningful insights from their data. The net result of all of this is an organization that is better positioned to take advantage of new growth opportunities.

According to HPE, decision makers across all sizes of organizations report that a hybrid cloud approach to data management provides a better ability to turn raw data into actionable intelligence. Per an HPE survey, public- and private-only cloud solutions provide the strongest ability to capitalize on data when making decisions. Hybrids of on-premises and cloud solutions are quite close in their ability to deliver desired business outcomes.

Hybrid Cloud Increases Business Benefits

Not only does a hybrid cloud increase your intelligence, it provides serious business benefits. We've already mentioned flexibility as a feature of Hybrid Cloud. This translates into the benefit of decreased expenses and increased productivity. The same can be said for the responsiveness that Hybrid Cloud offers. Your ability to meet customer or stakeholder needs more quickly is manifest in increased CSAT scores and more.

The ability to make better, more informed business decisions means reduced costs, better ROI on R&D, and the streamlined operations you need to maintain competitiveness in your market.

How Does Your Business Get More Intelligent?

As noted, the concept may be simple, but the solutions are not cookie-cutter or "one size fits all." PKA can help you make sense of your options. Our cloud experts can help you craft a custom strategy to help you capitalize on Hybrid Cloud solutions. In short, we can help the promise of increased business intelligence through Hybrid Cloud become a reality. Reach out to us today to start the conversation. We're always listening.



WHY WAIT?

REGISTER TODAY!

***NJAC Celebration of County Government
May 1st thru 3rd
Caesars
Atlantic City, New Jersey***

Schedule of Events

Individual & Exhibit Registration

Sponsorship Opportunities

Caesars Online Room Reservation

Simplify Your Surplus Sales With GovDeals

by Stacee Collier, Marketing Communications Specialist for GovDeals

In an era when resources are scarce and environmental concerns are rising, counties across New Jersey face common challenges like how to convert their surplus assets into revenue streams efficiently and effectively. Enter GovDeals. Since 2008, the platform has partnered with the New Jersey Association of Counties to provide an online marketplace to offer their surplus assets to millions of buyers worldwide. GovDeals helps counties simplify their surplus sales, connect with buyers, and maximize returns. Here are more reasons why counties across the state trust GovDeals as their surplus solution.

1. User-Friendly Platform

GovDeals' online marketplace is designed with simplicity in mind. Getting started is a breeze. With minimal training, counties can quickly upload surplus inventory, set auction parameters, and reach potential buyers. County officials can easily navigate the platform, list surplus items, and manage their auctions.

2. Large Buyer Network

GovDeals boasts a nationwide network of buyers, including individuals, businesses, and other government agencies. This extensive reach ensures competitive bidding and optimal prices. Whether it's a retired school bus, office furniture, or heavy machinery, there's a buyer out there for it. GovDeals connects surplus with demand.

3. Maximized Returns

Auctions allow the market to determine the value of surplus items. GovDeals' transparent process ensures fair prices, benefiting both counties and buyers. No more waiting for physical auctions, which increases costs, or negotiating with middlemen who charge a fee. GovDeals accelerates the sales cycle, converting surplus into cash quickly with no hidden costs.

Don't settle for less when it comes to your surplus. You can rely on GovDeals to provide your county with all these elements and more when conducting your surplus sales. To find out how to start selling today, contact Mike Baker, at 609-713-7888 or email him at mbaker@govdeals.com. Visit GovDeals to learn more and become a seller.





When your organization faces a severe cyber incident, will you be ready? The speed of your response, as well as the effectiveness of your tools and playbooks, will determine how quickly you can recover. Extend the capabilities of your team by putting the world-class **vendor-agnostic** Unit 42 Incident Response and Cyber Risk Management teams on speed dial. Unit 42 is on the approved vendor panel of more than **70 major cybersecurity insurance carriers**.

Here's how the Unit 42 Retainer works:

You purchase a set number of credits that can then be used for Unit 42 Incident Response and/or Cyber Risk Management services.

Each retainer service request is subtracted from your total prepaid credits

Unit 42 incident response experts are available 24/7 to help you quickly investigate critical security incidents and eradicate threats, so you can recover and get back to business fast.



Assess and Test Your Security Controls

- Compromise Assessment
- Ransomware Readiness Assessment
- Breach Readiness Review
- Cyber Risk Assessment
- M&A Cyber Due Diligence
- Penetration Testing
- Purple Team Exercises
- Tabletop Exercises
- Supply Chain Risk Assessment
- BEC Readiness Assessment
- Attack Surface Assessment



Respond in Record Time

- Incident Response
- Incident Response Plan Development and Review
- Cloud Incident Response
- Digital Forensics
- Expert Malware Analysis

Transform Your Security Strategy

- Expert Threat Briefing
- Security Program Design
- Virtual CISO

If you would like to have a discussion about Unit 42 or the report please contact bstagg@paloaltonetworks.com to schedule a meeting.

NJ Public Sector—Thomas Edison State University Educational Benefit Webinar

EDUCATIONAL BENEFITS FOR NEW JERSEY PUBLIC SECTOR EMPLOYEES



Study with the Leader in Online Education!
THOMAS EDISON STATE UNIVERSITY

This LIVE EVENT will be held Wednesday, March 6, 2024
1:00pm-2:00 pm

The NJ Public Sector Employee Education Benefit is Ready for You!

[Register NOW](#) for this Informative Meeting

Come with your questions – we will have a live Q&A!

Can't make the webinar? Please visit the NJ Public Sector Program [landing page](#) and feel free to [schedule an appointment](#) to get more information and have your questions answered.

SHARE THE NEWS!

Let us know what educational or informational articles you would like published in the [NJAC COUNTY BIZ](#)

Contact Loren Wizman, Director of Business Development
(609) 394-3467
or
loren@njac.org

Atlantic City Electric And The Arbor Day Foundation Provide Free Trees For Energy-Efficient Living

Company to make 1,200 trees available to residential customers, in turn reducing costs, improving energy efficiency and furthering sustainability

by Frank Tedesco, Senior Communications Specialist for Pepco Holdings an EXELON Company

Atlantic City Electric customers can now request a free tree to plant at their home as part of the company's partnership with the Arbor Day Foundations' Energy-Saving Trees program. Residential customers can reserve a complimentary tree on a first-come, first-served basis and reap the energy-saving benefits that trees provide.

Atlantic City Electric will make 1,200 free trees available to customers throughout its South Jersey service area. Customers can choose their tree from several types of species native to the northeast region, such as Baldcypress, River Birch, Eastern Redbud and Red Maple. Trees will be delivered by mail by the end of May. Visit arborday.org/ace to reserve a tree while supplies last. Atlantic City Electric reminds customers to know what's below and call 811 to have utility underground lines marked before they begin planting.

"The trees planted under this program enhance our communities while providing numerous energy-saving and environmental benefits to our customers," said Doug Mokoid, Atlantic City Electric region president. "In our 12th consecutive year of partnership with the Arbor Day Foundation, we feel incredibly grateful for their collaboration to foster a program that aligns with our dedication to addressing environmental challenges faced by our community members. Together, we'll create a path toward a cleaner energy future for all."

When planted properly, trees provided through the program have the potential to reduce energy bills by 15 to 30 percent as they grow. Trees also play a critical role in protecting our homes from the summer sun and breaking up winter winds for better energy efficiency, in addition to improving the air we breathe. Customers can find interactive tools online through the Arbor Day Foundation to help them determine where to plant their tree for energy savings.

"We are proud to continue an over decade-long partnership with Atlantic City Electric, whose dedication to the Energy-Saving Trees program only echoes the company's larger commitment to improving their communities," said Kristen Bousquet, program manager at the Arbor Day Foundation. "Trees provided through our program can help reduce carbon emissions and filter storm water while also providing critical energy savings, benefiting both the environment and Atlantic City Electric's valued customers."

The trees distributed by Atlantic City Electric since beginning its partnership with the Arbor Day Foundation are expected to absorb more than 229,757 pounds of air pollutants, save nearly 32.27 million kWh of energy and provide more than \$12.6 million in combined energy and community benefits.

Atlantic City Electric is committed to powering a more sustainable future for our service area by engaging in several programs that better our communities. The [Sustainable Communities Grant Program](#) provides funding to open space projects, community resiliency programs, environmental conservation efforts and improvements to parks and recreation resources. Furthermore, our Climate Commitment and Path to Clean goals align our operations, grid investments and customer product offerings to enable the company to meet the climate change and clean energy goals of the communities in which we operate.

Atlantic City Electric has also been a Tree Line USA member for more than 20 years. Tree Line USA is a partnership between the Arbor Day Foundation and the National Association of State Foresters that recognizes public and private utilities for pursuing best practices that protect and cultivate America's urban tree canopy. Learn more about urban planting work done by the Arbor Day Foundation at arborday.org.

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Atlantic City Electric And The Arbor Day Foundation Provide Free Trees For Energy-Efficient Living (continued)

To learn more about Atlantic City Electric, visit [The Source](#), Atlantic City Electric's online newsroom. Find additional information by visiting atlanticcityelectric.com, on Facebook at facebook.com/AtlanticCityElectric, and on X, formerly known as Twitter, at twitter.com/AcEleCconnect, Atlantic City Electric's mobile app is available at atlanticcityelectric.com/MobileApp



About Atlantic City Electric

Atlantic City Electric is a unit of Exelon (Nasdaq: EXC), a Fortune 250 company and the nation's largest utility company, serving more than 10 million customers. Atlantic City Electric provides safe and reliable energy service to approximately 572,000 customers in southern New Jersey.

About the Arbor Day Foundation

Founded in 1972, the Arbor Day Foundation is the world's largest membership nonprofit organization dedicated to planting trees. With a focus in communities and forests of greatest need, the Foundation—alongside its more than 1 million members, supporters and valued partners—has helped to plant nearly 500 million trees in more than 50 countries. Guided by its mission to inspire people to plant, nurture and celebrate trees, the Arbor Day Foundation is committed to unlocking the power of trees to help solve critical issues facing people and the planet. Learn more about the impact of the Arbor Day Foundation at arborday.org.

BECOME A MEMBER OF THE NEW JERSEY ASSOCIATION OF COUNTIES

Learn about the benefits of being a part of NJAC and how you can join.

Contact Loren Wizman, Business Development Director at
(609) 394-3467 or loren@njac.org

[Click here for an application](#)

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Introducing **FastPay**, our fully digital payroll submission system.

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Manually key payroll tool

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Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties (NACo). More information about the endorsement relationships can be found online at nrsforu.com.

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NRM-19313AO-NX (09/23)

NACo Webinars

Unlock the Power of CJCCs: Enhancing Your County's Justice System

March 11, 2024 2:30 p.m. – 4:00 p.m. EDT

[Register](#)



Uniting key stakeholders from government, criminal justice and the community, Criminal Justice Coordinating Councils (CJCC) offer an effective way to improve your local justice system. Learn the essential elements of establishing and strengthening CJCCs, the driving force behind successful criminal justice efforts in leading counties. Whether you're looking to create a CJCC from scratch or enhance an existing one, discover the invaluable insights needed to make your county's justice system more efficient, fair and just.

County Strategies Supporting Older Adults and Their Caregivers

March 18, 2024 1:00 p.m. – 2:00 p.m. EDT

[Register](#)

Caregivers provide care every day to the growing aging population in communities across the nation. They also fill the ever-growing gaps in the direct care workforce and help older adults age in place. County leaders are shifting their systems and implementing service delivery approaches to expand caregiver access to services and supports. Join NACo and the National Academy for State Health Policy (NASHP) to learn more about the new [Action Guide](#) for counties, how counties can leverage the [National Strategy to Support Family Caregivers](#) and innovative programs at the local level to support family caregivers and increase their access to county-based services.

Demystifying Student Debt Forgiveness for County Employees: NACo's Public Promise Insurance's New Partnership with Savi Simplifies the Student Debt Relief Process

March 26, 2024 1:00 p.m. - 2:00 p.m. EDT

[Register](#)

Did you know that it is **highly-likely** that many of your county employees qualify for this new student debt forgiveness that seems to be dominating the headlines?

The real question is: are they aware of it? Are they [maximizing their student debt forgiveness](#)?

With new student loan payments coming back late in 2023, many are scrambling to find ways to cover student debt payments that have been paused for over 3 years! With 150+ debt relief programs out there and different qualification requirements for each, the process remains extremely confusing and cumbersome.

Please join us as we speak with student debt forgiveness expert Tony Raffa who will clear up much of the confusion out there as we cover:

- Overview of current student debt relief programs and who is eligible.
- Common issues with applying for and receiving student debt forgiveness
- Upcoming deadlines that those with student debt need to be aware of
- [A new tool](#) available to help your employees calculate their potential student debt relief and cut through the red tape when applying.



FROM THE EXECUTIVE DIRECTOR

With the Transportation Trust Fund (TTF) set to expire on June 30th, NJAC is working with the New Jersey State Association of County Engineers (NJSACE) to update the county inventory and annual need required to operate and maintain an estimated 7,140 bridges and more than 6,775 centerline miles of roads. NJAC has long been an advocate of reauthorizing the TTF as a stable, dependable, and long-term source of constitutionally dedicated funding necessary to ensure a safe and reliable network of roads and bridges. As a vital component of the TTF, Local Aid Allocations provide critical property tax relief, promote economic growth and development, and protect the motoring public on local roadways and bridges of which carry approximately 55% of the State's overall traffic.

In general, in 2016 Governor Christie eventually signed into law legislation that reauthorized the TTF as an 8 year \$2.0 billion per year capital program, which increased the State's motor fuels tax by .23 cents per gallon; reduced the State's sales tax to 6.875% in 2017 and then 6.625% in 2018; increased the earned income tax credit from 30% to 35% of the federal benefit amount; increased the New Jersey gross income tax exclusion on pension and retirement income for seniors; provided a personal exemption on State income taxes for all New Jersey veterans honorably discharged from active military service; and, phased out the estate tax by 2018. Under the leadership of then Senate President Steve Sweeney and Senator Steve Oroho, the law increased Local Aid allocations for counties and municipalities from \$190.0 million to \$400.0 million year as outlined in the table below.



John G. Donnadio, Esq.

CURRENT LOCAL AID ANNUAL ALLOCATIONS TO END JUNE 30, 2024

ALLOCATION	%	AMOUNT	COMMENT
County Local Aid Program	37.5%	\$150,000,00.00	Available as traditional County Aid
Municipal Local Aid Program	37.5%	\$150,000,000.00	Available as traditional Municipal Aid
Local Bridges Fund	11.0%	\$44,000,000.00	Available as Local Bridges Future Needs program monies
Local Freight Impact Fund	7.0%	\$28,000,000.00	Available as DOT Commissioner discretionary funding for freight travel
Local Aid Infrastructure Fund	7.0%	\$28,000,000.00	Available as traditional DOT Commissioner discretionary funding

NJAC looks forward to working with NJSACE and a broad coalition of businesses, local governments, and other important stakeholders from across the Garden State in reauthorizing the TTF and increasing current Local Aid allocations.

EVENTS & HOLIDAYS

SUN	MON	TUES	WED	THURS	FRI	SAT
					Basket Auction 6:00p.m. Upper Pittsgrove School Monroeville Salem County	1 SJCDA Elementary Honor Choir Festival 9:00a.m.-5:00p.m. Washington Township High School Washington Twshp. Gloucester County
3 St. Patrick's Day Parade 1:00p.m.-2:00p.m. Park Avenue <i>Rutherford Bergen County</i>	4 Nocturnal Birds 5:45p.m.-7:00p.m. Boundary Creek Natural Resource Area <i>Register Here</i>	5 The Big Brew Festival 3/2 12:00p.m.-4:00p.m. Morristown Armory <i>Morristown Morris County</i>	6 Spring Dance Concert 3/3 2:00p.m.-4:00p.m. Guarancini Performing Arts College <i>Vineland Cumberland County</i>	7 Dreamgirls 7:30p.m. McCarter Theatre <i>Princeton Mercer County</i>	8 Liberty State Park Loop Walk 3/10 8:00a.m. Liberty State Park 1 Audrey Zapp Dr. <i>Jersey City Hudson County</i>	9 Summer Job Fair 9:00a.m.-1:00p.m. Ft. Monmouth Recreation Center <i>Tinton Falls Monmouth County</i>
10  <i>Daylight Saving Time SPRING FORWARD</i>	11 Homeschooler's Hands-on-Crafts 10:00am.-12:00p.m. Echo Hill Park <i>Register Here</i>	12 MAAC Basketball Championship 3/12-3/16 Jim Whelan Boardwalk Hall <i>Atlantic City Atlantic County</i>	13 Rhythm of the Dance 7:00p.m. The Grunin Center <i>Toms River Ocean County</i>	14 St. Patrick's Day Parade 3/10 12:00p.m.-5:00p.m. Downtown Somerville <i>Somerville Somerset County</i>		15 16 A Little Night Music 7:00p.m. Hamilton Stage <i>Rahway Union County</i>
17  <i>Happy St. Patrick's Day</i>	18 St. Patrick's Dinner & Dance 3/17 5:00p.m.-9:00p.m. Middlesex Elks Boundbrook Road <i>Middlesex Middlesex County</i>	19	20	21 Irish Music, Song, and Dance 8:00p.m.-11:00p.m. Scottish Rite Auditorium <i>Collingswood Camden County</i>	22 Buckwheat Zydeco, Jr. & Ils Sont Partis Band 3/23 8:00p.m. Lackland PAC <i>Hackettstown Warren County</i>	23 Spring Forest Egg Hunt 9:30a.m.-10:30a.m. Environmental Center <i>Roseland Essex County</i>
24	25	26 Chess Club 5:00p.m.-8:00p.m. Pompton Lakes Library <i>Borough of Pompton Lakes Passaic County</i>	27	28 Foreigners Journey Live Concert 3/29 8:00p.m.-10:30p.m. The Newton Theatre <i>Newton Sussex County</i>	29 Easter ExtravaganZoo 10:00a.m.-3:00p.m. Cape May County Park Central <i>Cape May Court House Cape May County</i>	30

2024 NJAC CELEBRATION OF COUNTY GOVERNMENT & EXPOSITION
CAESARS
ATLANTIC CITY
MAY 1 thru 3

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