

# B U S I N E S S V O I C E



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April 2009

## Tax Amnesty, Energy Grants and Other Laws Favorable to Businesses Enacted

Before taking its spring budget break, the Legislature sent measures to the Governor that would speed environmental cleanups, create a tax amnesty program, reduce energy costs, help some out-of-work professionals find teaching jobs, and keep lawsuits by small businesses cost-effective. NJBIA strongly supported these bills.

The Legislature last met on March 16 and will not meet again until May, giving legislative budget committees time to fashion and approve a spending plan by the June 30 deadline. Here's a look at the measures sent to Governor Corzine.

**Licensed Site Professionals Program** — A new Licensed Site Professional (LSP) program would expedite cleanups at thousands of contaminated properties across the State by giving private-sector environmental engineers and consultants more authority to oversee those cleanups.

Under S-1897 (Smith)/A-2962 (McKeon, Cryan), private-sector environmental engineers and consultants would be licensed and given the authority to clean up many contaminated sites without seeking approval from the NJ Department of Environmental Protection (DEP) every single step of the way. This would dramatically reduce the time spent dealing with government red tape, which in turn would make more cleanups more financially feasible and attract greater private-sector investment. This law will create jobs, save costs and result

in more cleanups.

NJBIA worked closely with the Corzine Administration, the NJ Department of Environmental Protection, and the chairs of the Senate and Assembly Environment Committees to craft a workable plan to tackle the backlog of contaminated sites in need of remediation. For more information, contact David Brogan at [dbrogan@njbia.org](mailto:dbrogan@njbia.org).

### Funding for Private-Sector Energy

**Projects** — The Governor signed legislation on March 31 providing \$105 million to businesses for energy conservation and on-site electricity generation projects. S-1932 (Ruiz, Gordon)/A-2507 (Chivukula) provides grant money from the NJ Board of

*(cont'd on pg. 7)*

Ask The  
Experts:  
Free Training  
Resources

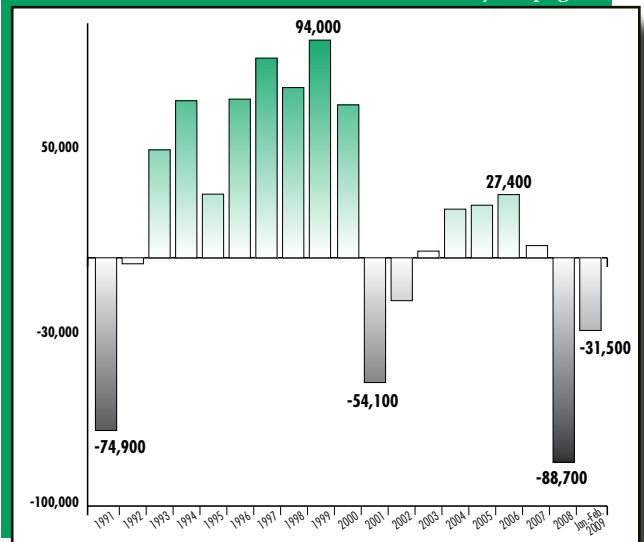
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## NJ Unemployment Rate Jumps to 8.2% in Feb. as Job Losses Mount

See story on page 4



## Depletion of State Unemployment Insurance Fund Triggers Potential \$350 Million Employer Tax Hike

Fast rising unemployment and a dwindling Unemployment Insurance Fund has triggered an automatic payroll tax increase on New Jersey employers that will take effect July 1 unless the State puts

more money into the Fund.

On March 31, a trigger date set by law, the balance in the UI Fund was low enough to set in motion a \$350 million or nearly 20 percent tax increase that will cost employ-

ers an average of at least \$90 per employee come July.

The tax increase was activated in spite of several infusions of cash into the fund by the State and federal government: \$260 million last spring by the State, \$150 million this year (in the proposed FY 2010 budget), and \$207 million from the federal stimulus package.

NJBIA opposed and continues to oppose this huge tax increase. A tax hike of this magnitude in the middle of a recession is a huge blow to business. The only reason the UI fund has a shortfall is because the State diverted \$4.7 billion in employer payroll taxes over the past 15 years to pay for other State budget expenses.

Over the objection of special interest groups clamoring for more government aid, Governor Corzine recently directed State Treasurer Rousseau to deposit \$360 million of State and federal monies into the unemployment insurance (UI) trust fund to shore up fund balances. Without this cash infusion, UI taxes would increase by more than 20 percent beginning July 1.

Corzine is the first Governor to end the 15-year practice of siphoning UI taxes to pay for other State budget expenses. Corzine originally said he had hoped to avert a UI tax increase altogether, but when the cost of keeping the fund solvent ballooned due to high unemployment, he did not provide all of the money he had said he would.

### NJBIA Mourns the Loss of Former Association President Bruce Coe



The New Jersey Business & Industry Association and its members mourn the loss of distinguished former NJBIA President Bruce Coe, who died recently following a prolonged illness.

Bruce Coe, who retired as President in April 1996 after 14 years at the helm, was a visionary and a charismatic leader who lifted NJBIA out of obscurity and transformed it into the State's leading voice for

business in Trenton.

"As a business leader, Bruce was highly respected for his intelligence and his vision, but he was also regarded with great affection by NJBIA employees, members and the Board of Trustees for his warmth and sense of humor," said NJBIA President Philip Kirschner. "We will miss him greatly. We extend our deepest sympathies to Bruce's family and close friends."

When Bruce Coe joined NJBIA as president in January 1982, the Association had 12 employees and about 12,000 members. It was headquartered in Ewing Township, and was a little known player in the State policy arena.

Bruce quickly set about making NJBIA a more visible and powerful organization. He hired top lobbyists, expanded the staff, increased revenues and purchased NJBIA's current headquarters, a three-story building on West State Street across from the State Capitol.

Bruce strongly believed that there needed to be a stronger link between business and government in New Jersey, and he believed that NJBIA should be that link. His management philosophy was simple: Hire the best people and let them do their job.

Today, NJBIA has more than 22,000 members, a staff of 50, and is a respected presence in the Legislature.

"Bruce Coe has left a powerful legacy. He transformed NJBIA into a credible and effective voice for business on a broad range of issues," Kirschner said. "The businesses of this State owe Bruce a great debt of gratitude, for he built an organization that ensures they are heard in the halls of State government."

## NJBIA Supports Reduced Spending But Opposes Business Tax Hikes

The Legislature should abandon the State's new Paid Family Leave program since the funding source isn't bringing in enough revenue to cover the projected cost of the program, NJBIA First Vice President Arthur Maurice said in recent budget testimony. While a new tax on employees, once fully implemented, was projected to raise \$100 million for the program, it's now expected to raise only about \$70 million annually. The cost of the program in its first year is projected to be about \$90 million.

"Beginning a new benefit which the State cannot pay for is simply a prescription for future payroll tax (increases). If revenues are insufficient, it makes fiscal sense to suspend the (paid leave) program – both the tax and benefit," Maurice said in testimony to the Assembly Budget Committee on April 1.

Although NJBIA supports the proposed 10 percent reduction in State expenses, it opposes other elements of the proposed Fiscal Year 2010 State budget, including:

- The continuation of a 4 percent surcharge on corporate income taxes that was supposed to expire this year, costing employers \$80 million.
- An increase in the marginal tax rate on personal incomes over \$500,000 a year. The rate would rise from its current 8.97 percent to 10.25 percent, raising an additional \$620 million in tax revenue.
- A 12.5-cents-per-pack hike in the cigarette tax, raising the total New Jersey tax to \$2.52 per pack. The higher cigarette taxes would encourage New Jerseyans to buy their cigarettes over the Internet or across the border in Delaware or Pennsylvania. This would hurt New Jersey retailers, but fail to raise any additional revenue.
- A 25 percent hike in alcohol and wine taxes. With 23,000 eating and drinking establishments, and 300,000 employees, the restaurant industry is critical to local economies. A recession is not the time to add to their cost of operations.

## Have You Posted Your State and Federal Posters?

New Jersey employers are required by law to post a variety of workplace posters for the benefit of their employees. Now you can find them in one place online, available for download.

The NJ Department of Labor and Workforce Development has collected all of the posters on one page of its Web site. These include posters addressing issues like wage and hour compliance, child labor, wage payments, paid family leave, and unemployment and disability insurance.

Visit [www.njbia.org/issues\\_humanr.asp](http://www.njbia.org/issues_humanr.asp) to access the link to the Department's Poster Packet Web page. You may also call the Department's Office of Constituent Relations at 609-777-3200 to receive hard copies.

## Moratorium on COAH Fee Clears Senate

Commercial developers and businesses building facilities would not have to pay the new 2.5 percent COAH (Coalition on Affordable Housing) fee on construction projects that received approvals before July 1, 2010, under legislation approved unanimously by the Senate March 16. The fees impose an unreasonable burden on already hard hit businesses and the construction industry, and discourage new construction.

S-2485 (Lesniak, Bateman) would exempt any project that receives preliminary or final site plan approval before July 1, 2010. Developers who have already received such approval are also exempt, and those who have paid the 2.5 percent fee would have 120 days from enactment of this law to apply for reimbursement from the host municipality. Reimbursements must occur within 30 days of filing.

An identical bill has been referred to the Assembly Housing and Local Government Committee. For more information, contact Art Maurice at [amaurice@njbia.org](mailto:amaurice@njbia.org).

## Quote of the Month

"If you feel like you're over-taxed, it's because you are."

State Senator Steven Oroho, speaking to NJBIA members, at Meet the Decision Makers

# Recession Deepens

## NJ Unemployment Rate Leaps to 8.2 Percent as State Sheds 31,500 Private-Sector Jobs in Jan. and Feb.

A deepening recession pushed New Jersey's unemployment rate to 8.2 percent in February, nearly a full percentage higher than it was in January. Meanwhile, New Jersey lost 19,200 private-sector jobs in February, bringing the total loss for the first two months of the year to 31,500.

New Jersey's unemployment rate was higher than the nation's (which was 8.1 percent) for February. This marks the first time New Jersey's jobless rate has topped the nation's since the start of the recession.

Since peaking in January 2008, total employment in New Jersey, both public and private, has fallen by 126,700 jobs to 3,968,100, a drop of 3 percent. About two-thirds of that loss has come in the past five months.

The private services sector, which includes everything from retail to computer services, suffered the biggest loss in February, shedding 10,700 jobs, continuing a retreat that had cost that sector 34,500 jobs in the previous four months.

Construction and manufacturing also got battered in February, with those sectors losing 3,300 and 5,200 jobs respectively. The recession has done the most damage to these two sectors, each of which has lost more than 10 percent of its employment base since January 2008. (See Table)

In releasing its monthly employment report on March 24, the NJ Department of Labor and Workforce Development noted that the recession has spared only

the education and health services sector, which added 3,600 jobs in February and a total of about 14,000 since the start of the recession.

The avalanche of job losses has caused unemployment to soar. New Jersey's unemployment rate shot up to 8.2 percent in February from 7.3 percent in January. The jobless rate has nearly doubled over the past 18 months and is now at the highest level since December 1992.

If New Jersey's unemployment rate continues on its current trajectory, it could easily surpass the peak of 8.8 percent set in the State's long and deep 1989-1992 recession.

Surging unemployment is also likely to result in an increase in payroll taxes that employers pay to support the State's Unemployment Insurance (UI) fund, which

pays weekly benefits to people who have lost their jobs. Despite an infusion of cash from the State and federal government, the fund balance is so low it is triggering an automatic payroll tax increase of 20 percent (\$350 million or about \$90 per employee) on New Jersey employers. The UI fund balance is precariously low because the State in past years diverted \$4.7 billion in UI tax revenues to help balance the State budget.

"A huge payroll tax increase is the last thing New Jersey's employers and economy can withstand right now," Kirschner said. "It would effectively be a tax on jobs at a time when employers are struggling to hang on to the workers they have."

For more information, contact Chris Biddle at 609-393-7707, ext. 227.

### NJ Private-Sector Employment Recession Gains and Losses (in thousands of jobs)

	Pre-Recession Peak		Change	% Differ.
	Jan 2008	Feb 2009		
<b>MAJOR SECTORS</b>				
Construction	170.5	150.5	-20.0	-11.7%
Manufacturing	305.7	274.9	-30.8	-10.1
Services	2,963.4	2,889.7	-73.7	-2.5
<b>SERVICES SUBSECTORS</b>				
Trade, Transportation & Utilities	874.5	851.9	-22.6	-2.6
Professional & Business Services	624.7	581.5	-43.2	-6.9
Education & Health Services	586.9	601.5	14.6	2.5
Leisure & Hospitality	343.8	342.9	-0.9	-0.3
Financial Activities	274.5	257.9	-16.6	-6.0
Information	94.2	90.2	-4.0	-4.2
<b>TOTAL PRIVATE SECTOR</b>	<b>3,441.2</b>	<b>3,316.6</b>	<b>-124.6</b>	<b>-3.6</b>
<b>TOTAL PUBLIC SECTOR</b>	<b>649.8</b>	<b>651.5</b>	<b>1.7</b>	<b>0.3</b>

Source: NJ Department of Labor, seasonally adjusted

## ASK THE EXPERTS! *By Christopher Emigholz, Director, Education and Workforce Training*



**Q.** New Jersey has so many training programs, it's confusing trying to figure out which

are best for me and my employees. Is there any help out there?

**A.** You are in luck! NJBIA has just prepared a new summary of all the training and workforce development programs available in New Jersey. It's part of the NJBIA Fast Facts family of publications and it's titled: "Training & Education Resources for Employers and Employees."

NJBIA members can order a copy by sending an e-mail to Sandy Lavery at [sandyavery@njbias.org](mailto:sandyavery@njbias.org). (Be sure to include your contact information and also to put "Training Resources Fast Facts Request" in the subject line.) You can also order this publication online by scrolling down to "Workforce Development" at [www.njbias.org/fast\\_facts.asp](http://www.njbias.org/fast_facts.asp).

This new Fast Facts details a wide variety of training options offered by the NJ Department of Labor & Workforce Development, colleges and universities, and nonprofit organizations. You will discover how to get basic skills training for your employees at no charge to your company or how to get customized training. You will learn where to get information on workforce trends and how to get help in finding new employees.

**Q.** I want to position my company to take off when the economy turns around. Can training programs help me do that?

**A.** Absolutely! Business success is dependent on the skill level of your employees. Raising their skill level when business is slow can be a great way to position your company for future growth. I encourage you to order the Fast Facts mentioned above to learn about the available training programs.

However, there is one program in particular that deserves your attention. It is the NJBIA Basic Skills Training Program. The program is comprehensive enough to appeal to many employers, but best of all it is offered at no charge to your company (now how's that for saving money in an economic downturn?). Hundreds of businesses have already taken advantage of this program over the past two years. Your employees can find training at nearby community colleges in basic com-

puter operations, mathematics and measurement, verbal and written communications, and English as a second language.

This program has produced many success stories. One employee got promoted into his company's computer department after taking a course in English as a second language. His improved command of the English language enabled him to communicate his advanced computer skills. A South Jersey manufacturer improved efficiency dramatically after sending employees to a basic math and measurement class. A North Jersey hospitality company found it had happier customers after sending employees to a course to improve their personal communications skills. The same company also sent employees to a computer class and was able to improve productivity through more advanced use of Microsoft Word and Excel.

The NJBIA Basic Skills Training Program is a win for everybody involved. Our partners in this program are the NJ Department of Labor, which provides the training money, and the NJ community colleges, which provide the training. There are still classes open for the 2008-2009 program, which ends in June. Visit [www.njbias.org/resources/training](http://www.njbias.org/resources/training) to get connected.

**More Questions?** You may contact me directly at [cemigholz@njbias.org](mailto:cemigholz@njbias.org). And don't forget to order your free Fast Facts.

### New Jersey Business Hall of Fame Annual Dinner

*Recognizing Today's Role Models ...  
Inspiring Tomorrow's Leaders ...*

**April 30, 2009  
The Mezzanine  
744 Broad Street  
Newark, NJ**

**973-533-1133**

## Meet the Decision Makers: Treasurer, Legislative Leaders Cite Responsible Budget

Despite a two-year \$7 billion budget shortfall, the Corzine Administration has proposed a budget that maintains the pro-business programs enacted earlier in his term, NJ State Treasurer David Rousseau told about 100 NJBIA members March 24. Nevertheless, Assembly Budget Committee Chairman Louis Greenwald and Senator Steven Oroho, a Republican member of the Senate Budget and Appropriations Committee, indicated that the Legislature would have changes to the plan.

The three government leaders were participating in the second of NJBIA's Meet the Decision Makers series, which brings together legislative and administration officials to discuss key business issues.

Rousseau said the Administration has pursued pro-business policies that have strengthened the State's business climate. He said the Governor's proposed budget

tries to continue the trend even in the face of a dramatic drop in revenue. He pointed out that the budget contains no broad-based tax increases, only sharply targeted ones—an automatic increase in Unemployment Insurance taxes, maintaining a 4 percent surcharge in the Corporation Business Tax (originally slated to expire this year), and an increase on annual incomes of \$500,000 or more.

Similarly, Rousseau said, the budget cuts are targeted so the State can balance the budget and still meet its priorities. "What we didn't do is take a meat axe to the budget," he said.

On the UI fund, Rousseau said that in February the administration had every intention of preventing any UI tax increase on businesses, but when the cost ballooned to more than \$500 million, he said, "There was no way we could come up with that amount of money."

Nevertheless, Corzine put extra money into the fund, including \$150 million this year to keep the tax from going up even higher and \$260 million last spring to keep the tax from going up at all last year.

Rousseau argued that New Jersey has done a good job in cutting spending. This year's budget will be less than it was four years ago, thanks to a wage freeze and furloughs. The problem, he said, is that local governments have not followed suit. To combat high property taxes, Assemblyman Greenwald said he wanted to find a way to reinstate Homestead Rebates that were scaled back in the Governor's budget, a move that would help businesses by putting more money in people's pockets. But in the future, New Jersey should look for an alternative to property taxes. "We have to get off the local addiction to property taxes," he said.

"We've held the line," Greenwald said. "State government is trying to lead, but the municipalities are slow to get on board."

Oroho said that despite what the State may be doing in cutting some spending, overall spending remains high. When all levels of government are added up—federal, State and local—government spending is as much as \$60 billion a year. "If you feel like you're over taxed, it's because you are," Oroho said. He called for reforming New Jersey's budget process by requiring a 60 percent legislative majority to pass a tax increase, making the State Auditor an elected position and enacting reform of the civil service system.

### **NJBIA Thanks Its Meet the Decision Makers Sponsors**

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## Corzine Signs Pro-Business Bills

(cont'd from pg. 1)

Public Utilities (BPU) "retail adder" revenues, which are generated by an existing tax on large, hourly priced electric bills paid by businesses.

The measure allocates \$60 million for the development of on-site energy generation, also known as combined heat and power projects. It would also allocate \$45 million for energy efficiency projects, such as energy audits, the purchase of new equipment and the installation of renewable-energy power sources. The Retail Adder Fund is supported solely by commercial and industrial ratepayers. For more information, contact Sara Bluhm at [sbluhm@njbja.org](mailto:sbluhm@njbja.org).

**Tax Amnesty** — Starting May 1, businesses will have 45 days to satisfy any outstanding State tax liabilities while paying only half of the interest owed. Businesses participating in the program will not face any criminal or civil penalties or recovery fees.

The Governor signed S-2678 (Buono, Sweeney)/A-3819 (Greenwald), which will waive one-half of any interest due on unpaid taxes and the 10 percent cost of collection, where applicable. The measure would apply to tax returns due after January 1, 2002, and before February 1, 2009. Taxpayers who fail to settle any outstanding tax liabilities during the amnesty will face an additional 5 percent penalty, which may not be waived or abated.

The State hopes this tax-amnesty program will raise \$100 million in new budget revenues. For more information, contact Art Maurice at [amaurice@njbja.org](mailto:amaurice@njbja.org).

**Small-Business Lawsuits** — S-2563 (Sarlo) will prevent major cost increases for businesses suing in the Special Civil Part of Superior Court by allowing the Administrative Office of the Courts to adjust its fees when postage costs rise in its service-by-mail program. The bill was signed into law March 21.

The Special Civil Part allows individuals to sue for between \$3,000 and \$15,000. Thousands of small businesses rely on it to settle contract disputes and collect unpaid bills. Service-by-mail helps make the court more cost-effective by serving defendants by mail so plaintiffs don't have to serve them in person.

In January, the Administrative Office of the Courts (AOC) lost its temporary statutory authority to adjust its fees when postal rates increase, leaving the court with a projected \$1.5 million deficit. For more information, contact Christine Stearns at [cstearns@njbja.org](mailto:cstearns@njbja.org).

**Teaching Jobs for Unemployed Professionals** — Out-of-work professionals with math and science skills can get on a fast track to become classroom teachers under S-2707 (Turner, Ruiz)/A-3859 (Schaer, Jasey). The bill would establish an 18-month pilot program in the NJ Department of Education (DOE) to recruit—and issue teaching certificates to—individuals with mathematics or science skills and work-related expertise in those subject areas.

NJBIA originated the idea, which was to resolve a shortage of qualified math and science teachers in the State's public school system by putting unemployed

## Make Your Business Operations More Efficient with "Lean Tools"

**At No Charge to Your Company!**

Find out how to make your manufacturing and/or office operations leaner and more efficient and how to cut costs! The NJ Manufacturing Extension Program (NJMEP) has invited NJBIA members to participate, free of charge, in one or more of these workshops (normally \$250 each):

**Thursday, May 21**  
**Lean Tools for the Office**

**Thursday, June 11**  
**Lean Food Production Tools**

**Thursday, June 18**  
**Thursday, July 16**  
**Lean Manufacturing Tools**

The full-day workshops run from 8:00 a.m. to 5:00 p.m. and will be held in Morris Plains or Mount Laurel (lean food). Call 973-998-9801 to register. Visit "What's New" at [www.njbja.org/manufacturing](http://www.njbja.org/manufacturing) for details.

professionals back to work in the classroom.

The measure should improve the quality of education by having experts in their fields show students how math and science concepts can be applied to the real world of business. For more information, contact Chris Emigholz at [cemigholz@njbja.org](mailto:cemigholz@njbja.org).

## NJBIA Programs & Benefits

**WEDNESDAY, APRIL 29**

### Meet the Decision Makers: Energy Policy

- Location: Forsgate Country Club, Monroe Twp. (Exit 8A, NJ Turnpike)
- Time: 7:45 a.m. – 10:00 a.m.
- Cost: \$75 pp for NJBIA members / \$125 pp for nonmembers
- Contact: Stacy Wichner, ext. 213

Find out what the State plans to do about rising energy prices, the regulation of greenhouse gases, and renewable energy from **Jeanne Fox**, President, Board of Public Utilities; **Upendra Chivukula**, Chair, Assembly Telecommunications and Utilities Committee; **Steve Oroho**, Senate Economic Growth Committee; and **Kenny Esser**, Governor Corzine's Chief Energy Advisor.

**WEDNESDAY, MAY 6**

### Meet the Decision Makers: Healthcare Policy

- Location: Forsgate Country Club, Monroe Twp. (Exit 8A, NJ Turnpike)
- Time: 7:45 a.m. – 10:00 a.m.
- Cost: \$75 pp for NJBIA members / \$125 pp for nonmembers
- Contact: Stacy Wichner, ext. 213

Find out what the State plans to do about rising healthcare costs, charity care, and healthcare reform from State Health Commissioner **Heather Howard**; State Banking and Insurance Commissioner **Steven Goldman**; **Joseph Vitale**, chair of the Senate Health Committee; **Gary Schaer**, chair of the Financial Institutions and Insurance Committee; **Louis Greenwald**, chair of the Assembly Budget Committee; and **Robert Singer**, Senate Republican conference leader.

## Registering couldn't be easier!

Visit [www.njbia.org/events](http://www.njbia.org/events) to register online or call the NJBIA contact listed at 609-393-7707.

**FRIDAY, MAY 8**

### Building the Schools: How You Can Get Contracts in NJ's Multi-Billion \$\$\$ School Construction Program

- Location: Pines Manor, Edison (Route 27)
- Time: 8:00 a.m. – 12:00 p.m.
- Cost: \$129 pp for NJBIA members / \$169 for nonmembers
- Contact: Stacy Wichner, ext. 213

Governor Corzine recently signed legislation providing \$3.9 billion for new school construction. At this seminar, you will learn how the program will operate and how to capture school construction work. Two dozen school construction projects will be going to bid between May and September 2009!

**FRIDAY, MAY 15**

### How to Comply with State Environmental Regulations

- Location: Forsgate Country Club, Monroe Twp. (Exit 8A, NJ Turnpike)
- Time: 8:00 a.m. – 12:00 p.m.
- Cost: \$129 pp for NJBIA members / \$169 pp for nonmembers
- Contact: Stacy Wichner, ext. 213

Don't let compliance issues hurt your business. Get tips on how to stay in compliance from the DEP regulators who enforce the laws as well as some of the State's top environmental attorneys and consultants on how to manage your responsibilities internally so your company doesn't get into trouble.

### NJ PAID FAMILY LEAVE – HOW TO COMPLY WITH THE LAW AND NEW REGULATIONS – LAST CHANCE!

- Time: 8:30 a.m. – 12:45 p.m.
- Cost: \$129 pp for NJBIA members / \$169 for nonmembers
- Contact: Katie Wittkamp, ext. 239

**Wednesday, May 20**

- Location: Wilshire Grand Hotel, West Orange (Exit 7, Rt. 280 West)

**Friday, May 29**

- Location: Mount Laurel Marriott (Rt. 73 North)

In 2009, all New Jersey employers, regardless of size, have to comply with the State's new Paid Family Leave Act. **By July 1**, eligible employees will be able to take six weeks of paid leave each year to care for a sick family member, a newborn or adopted child. At these identical seminars, top legal experts will explain your rights and responsibilities as an employer under the final new regulations. They will also explain how the law will impact your business and mesh with existing State and federal unpaid leave laws. Learn how to protect yourself and your business!

**Become a high-profile event sponsor!**

**Call Sherry Esteves at ext. 219 today.**