

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



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Business Wins and Losses in 2006-2007 Legislature

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Paid Leave Bill Derailed in Lame Duck

Despite widespread predictions that paid family leave legislation would pass both houses in lame duck, the session ended January 7 without a vote on the bill. Defeating the legislation was the top priority of NJBIA going into the session. Defeat came after legislators started asking tough questions about what paid family leave would do to the operations of the State's businesses and what its impact would be on the State's business climate.

S-2249 (Sweeney, Buono)/A-3812 (Albano, Panter) would have made New Jersey only the second state in the nation to require all businesses with two or more employees to provide ten weeks of paid time off for childbirth or family illness. It would have created a one-size-fits-all program that would have disrupted all businesses regardless of size. (The State Family Medical Leave Act, which provides unpaid leave, exempts businesses with two to 49 employees.)

NJBIA members and employers throughout the State responded forcefully against the bill. Business people took time out of their busy days to meet individually with legislators and travel to Trenton to testify against the bill, and NJBIA member companies sent more than 29,000 messages opposing paid family leave to the Governor and legislators. To their credit, many legislators listened to these concerns and decided not to rush this legislation through the lame-duck session. Unfortunately, the issue is expected to resurface early this year in the new legislative session.

In other lame-duck action, the Legislature did not pass a costly health insurance mandate requiring virtually unlimited coverage for the treatment of behavioral disorders and substance abuse. Stopping this mandate was also a top NJBIA priority. The Governor also pocket-vetoed a bill that would have provided unlimited emotional damages in wrongful death cases. The Legislature also approved a new trash tax. Here are the details about these and other bills:

Expanded Mental-Health-Coverage Mandate. A-2512 (Gordon, Johnson)/S-807 (Vitale, Buono) would have required all State-regulated health plans to provide unlimited coverage for behavioral problems and substance abuse. The measure had already passed in the Senate, but proponents failed in their bid to win an Assembly vote. Legislators were concerned about its cost and that it would have hit small businesses the hardest. (Most self-

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Governor Jon Corzine is mobbed by reporters at NJBIA's December 11 Public Policy Forum (see page 3).

ASK THE EXPERTS!

By John Rogers, Vice President, Human Resource Issues



Q. Does a business have to display anti-discrimination posters for the public?

A. Yes. Most employers know that they are responsible for a myriad of federal and state posters dealing with their employees' rights. However, the State also requires the posting of notices pertaining to their customers. The NJ Division of Civil Rights has recently fined many malls and shopping centers for failing to comply with the posting of notices pertaining to places of public accommodation.

Under the NJ Law Against Discrimination (LAD), employers must guarantee equal opportunities in employment and in places of public accommodation. The LAD prohibits discrimination based on a person's race, creed, color, national origin, nationality, ancestry, age, sex, sexual orientation, gender identity or expression, disability, or marital, familial domestic partnership or civil union status. The LAD, which was the nation's first statewide civil rights enforcement statute, is the strongest of its kind in the nation, applying to all employers.

The LAD prohibits an owner, manager or employee of any place that offers goods, services or facilities to the general public from discriminating against individuals based on the classifications above. Businesses such as restaurants, hotels, physician offices, theaters, retail stores and malls are considered a place of public accommodation under the law.

In addition, the LAD requires places of public accommodation to display a poster that notifies the general public of their rights and remedies. The poster can be

obtained by going to the Division's Web site (see below). The LAD requires that the poster be displayed in a place that is easily visible to an individual seeking or using the accommodation.

Generally speaking, employers should place the posters at the entrance of workplaces frequented by patrons or customers. Employers can also display them at the point of sale. In either case, they must be prominently displayed and easy to read. Please note that the Division has held that businesses that operate within a mall or shopping plaza must display these posters even if they are displayed at the entrance to the mall or shopping center. Again, these posters are in addition to the posters that pertain to the rights of employees.

Failure to abide by the LAD, including a failure to display

public accommodation posters, can result in significant fines and penalties. Under the LAD, first time violators are subject to a fine of \$10,000. Due to these significant penalties, NJBIA urges members to review their workplaces for all applicable posting requirements. NJBIA's John Rogers can be reached at jrogers@njbja.org.

Looking for more information?

Contact: NJ Civil Rights Division
www.nj.gov/oag/dcr/law.html

31 Clinton Street, 3rd Floor
Newark, NJ 07102
Telephone: 973-648-2700

140 East Front Street, 6th Floor
Trenton, NJ 08625-0090
Telephone: 609-292-4605

Posters: www.state.nj.us/lps/dcr/posters.html



GETTING THE FULL BENEFIT

Spotlight on NJBIA Member Benefits

Save on Credit Card Processing Costs

Want to lower your credit card processing costs? Through NJBIA's partnership with Cornerstone Association Merchant Services (CAMS), you can lower your processing costs and integrate into one system the latest non-cash transaction programs such as PIN-based debit, check guarantee programs and signature capture.

You can also receive free credit card processing equipment, as well as free gift and program-reward cards. Give a CAMS representative a call. They will need just a few minutes on the phone with you to understand your situation. Be sure to have copies of your most recent credit card statements to review.

For more information or to get a free customized quote, call 877-445-8195. Visit "Money-Saving Programs" at www.njbja.org/resources for more information.

Issue of Paid Family Leave Takes Center Stage At Forum Featuring Governor, Top Legislators

Nearly 300 business leaders packed the ballroom at the Woodbridge Sheraton last month to hear Governor Jon Corzine, top legislators and other leaders in business and government address major issues like paid family leave and the 2008 elections. The occasion was NJBIA's Public Policy Forum.

The Governor told NJBIA members he supports the paid leave initiative and does not believe it would hurt business, later saying he would be willing to reduce the maximum benefit from ten weeks to six.

NJBIA members have strongly opposed the initiative, concerned that it would lead to costly disruptions of their businesses. In November and December, they sent more than 29,000 messages asking the Governor and legislators to defeat the legislation. (The Legislature did not pass paid leave in 2007. See related story on pg. 1.)

During the Forum's morning program, NJBIA President Philip Kirschner presented the findings of the Association's 2008 Business Outlook Survey, which found employers to be more pessimistic than optimistic about the State economy and deeply unhappy with New Jersey's business climate.

Kirschner said the survey data showed that "favorable business conditions in NJ's current economic expansion actually peaked in 2005 — two full years ago," which explains why job growth in this State has been so weak in recent years, growing at half the national rate.

The issue of paid family leave provoked lively debate when the

State's top four legislative leaders took questions from Joe Bisicchia, host and producer of Comcast Newsmakers.

All four legislators expressed concerns during the morning panel discussion. Senate President Richard Codey said he supports the concept of paid family leave, but thinks the bill, S-2249 (Sweeney, Buono)/A-3812 (Albano, Panter), should be amended to pay only six weeks of leave and do more to protect small businesses.

"I've spoken to (bill sponsor) Steve Sweeney," Codey said. "I said 'Steve, ten weeks, too much. Take it to six.' He said 'yes.'"

Assembly Republican Leader Alex DeCroce, who opposes paid family leave, warned businesses that they ultimately would pay for the program. As currently written, the legislation would fund paid-leave benefits with a \$150 million employee payroll tax.

"I frankly believe that in the long run, the business community will end up with the bill," DeCroce said.

Senate Republican Leader Leonard Lance, who opposes the legislation, added that if any paid family leave program is adopted, it should be done at the national level so New Jersey businesses are not put at a disadvantage with their competitors in other states.

Assembly Speaker Joseph Roberts said that while he supports paid family leave, the Assembly needed more time to work on the bill. Two days after the Forum, Roberts issued a statement indicating that a number of significant concerns need to be addressed.

"We will need more time to



During the Forum's Legislative Leaders panel, Assembly Republican Leader Alex DeCroce warns that business ultimately would bear the cost of paid leave.

work through some issues, such as the bill's impact on small businesses, the potential for abuse, and the timing of some of the bill's provisions," Roberts said in his statement.

For his part, Corzine said he believes that paid family leave is right for New Jersey, and he tried to convince NJBIA members that it would not have a big impact on their workplaces.

On broader economic issues, Corzine said New Jersey was in better shape than many other states due to the diversification of its economy, the quality of its employees, and the dynamism of its private sector. He also noted that the State had maintained a lower unemployment rate than the nation for most of the last two years. He said close to 60,000 new jobs will have been created in New Jersey over the past two years, with 81 percent of those jobs coming from the private sector.

The Governor also noted that the State's economy has a good balance of pharmaceuticals, biotechnology, finance and logistics, making New Jersey less susceptible

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Review of New Jersey's 2006-07 Legislative Session

NJBIA worked hard in 2006-07 to defeat legislation that would raise the cost of doing business in New Jersey and to advocate for legislation favorable to business expansion and job creation. NJBIA was able to stop most of the antibusiness initiatives or to greatly soften their impact.

Below is a list of the top business-related bills that NJBIA won, stopped or had amended.



= Win



= Loss

LABOR

Paid Family Leave—Stopped mandate requiring all NJ employers to provide up to 10 weeks of paid family leave, S-2249 (Sweeney, Buono)/A-3812 (Albano, Panter).

Mandatory Rest Breaks—Stopped bill mandating paid rest breaks every four hours at all businesses, A-2560 (Van Drew, Albano)/S-1021 (Sweeney).

Union Organizing—Stopped legislation effectively preventing employers from opposing organization of their employees, S-2701 (Codey, Sweeney)/A-4624 (Egan).

Layoff Notices—Won conditional veto reducing layoff-notice period to 60 days (same as federal) from 90, A-1044 (Van Drew, Johnson)/S-472 (Sweeney, Doria).

Religious Practices—Won amendments to make prohibition against discrimination of employees based on religious practices more practical, A-3451 (Schaer, Cohen)/S-2488 (Weinberg, Sarlo).

Law Against Discrimination—Stopped dramatic expansion of discrimination law banning arbitration agreements and prohibiting “English-only” workplaces, S-1075 (Adler)/A-2255 (Cohen, Wisniewski).

Contractor Misclassification—Imposes criminal penalties for deliberate misclassification of construction workers as independent contractors, A-4009 (Caraballo, Egan)/S-2579 (Karcher, Codey).

STATE TAXES

NOL Deductions—Won full restoration of net-operating-loss tax deductions saving employers \$160 million.

Alternative Minimum Tax—Repealed Governor McGreevey’s costly tax hike, the Alternative Minimum Assessment, which taxed businesses’ gross receipts, saving \$80 million.

S Corporations—Double taxation of S corporations eliminated, saving \$35 million.

Business Taxes—Last two State budgets (FY 2007 and 2008) contained no new business taxes.

Unemployment Insurance Fund—Stopped diversion of employers’ payroll taxes to the Unemployment Insurance fund, avoiding a \$350 million tax hike.

HEALTHCARE

Mental Health Mandate—Stopped a costly mandate requiring insurance plans carried by most small companies (2-49 employees) to provide unlimited treatment for behavioral problems and substance abuse, S-807 (Vitale, Buono)/A-2512 (Gordon, Johnson).

Health Insurance Mandate—Stopped costly mandate forcing certain companies to spend a specified amount per employee on health benefits, S-477 (Sweeney, Vitale)/A-1705 (Burzichelli, Fisher).

Prescription Drug Prices—Enables consumers to find the best local-pharmacy prices for prescription medications through the NJ Prescription Drug Price Registry, A-2537 (Greenstein, Conaway)/S-1396 (Buono, Vitale).

Physical Therapy—Stopped mandated insurance coverage of physical therapy without a referral, A-3790 (Cohen, Stack)/S-2600 (Doria, Karcher).


Information Technology—Promotes greater use of money-saving information technology by healthcare providers, A-4044 (Conaway, Chivikula)/S-2728 (Vitale, Buono).

ENVIRONMENT


Water Tax—Stopped bill imposing a tax of up to 40 cents per 1,000 gallons (\$130 million) on consumed water, S-969 (Smith, Martin)/A-1874 (McKeon, Manzo).


Environmental Penalties—Won amendments to environmen-


tal-penalties bill. Amendments protect businesses from heavy fines for paperwork errors and criminal penalties for minor violations, S-2650 (Vitale, Buono)/A-4287 (Wisniewski, Vas).


 **Trash Tax**—Imposes a \$3-per-ton trash tax for recycling programs, possibly adding \$34 million per year to waste-disposal costs, A-1886 (McKeon)/S-557 (Smith, Martin).


PROPERTY TAXES


 **Uniformity Clause**—Stopped introduction of legislation amending constitution to enable local governments to impose higher property tax rates on business properties.

 **Property Tax Cap**—Caps annual property tax increases at 4 percent per year, A-1 (Roberts, McKeon)/S-20 (Codey, Kenny).


 **State Comptroller**—Creates State Comptroller to oversee audits of State government spending, A-2 (Watson Coleman, Burzichelli)/S-2 (Kenny).


 **Local Government Spending**—Encourages shared services among local governments and schools, A-4 (Roberts, Wisniewski)/S-19 (Smith).


 **Consolidation**—Encourages consolidation among the State's 566 municipalities and 186 fire districts, A-15 (Wisniewski, Gordon)/S-12 (Smith, Sweeney).


 **Public Employee Benefits**—Reins in cost increases for public-employee benefits, S-17 (Codey, Karcher)/A-21 (Pou, O'Toole).

ENERGY


 **BPU Business Ombudsman**—The NJ Board of Public Utilities (BPU) appointed an Ombudsman to help businesses find electricity suppliers and use money-saving BPU programs.


 **Green Building Codes**—Calls for publication of a green building codes manual, but imposes no construction mandate, S-2152 (Vitale, Bark)/A-3845 (Bateman, Vas).

 **Greenhouse Gas Reduction Fees**—Prevented the NJ Department of Environmental Protection from charging unlimited fees in the Global Warming Response Act, A-3301 (Stender, Vainieri Huttel)/S-2114 (Buono, T. Kean).


 **Regional Greenhouse Gas Initiative (RGGI)**—Creates a cap-and-trade program to limit greenhouse gas emissions under RGGI, but contains several provisions that could substantially increase electricity rates, A-4559 (Chivikula, McKeon)/S-2976 (Sweeney, Smith).

LEGAL


 **Unlimited Lawsuit Damages**—Governor pocket-vetoed a bill that would have allowed for unlimited emotional damages in wrongful death lawsuits, S-176 (Scutari)/A-1511 (Oliver).


 **Graffiti Abatement**—Won amendment to prevent businesses from getting unfairly fined for graffiti on their buildings, S-650 (Bryant).

EDUCATION


 **School Funding Formula**—New formula distributes more State aid to suburban school districts, which educate 49 per-


cent of the State's poor, A-500 (Roberts)/S-4000 (Buono).


 **Transfer of College Credits**—Grants full transfer of community college credits to students enrolling in a State college or university, A-3968 (Lampitt, Deignan)/S-2535 (Rice, Doria).


 **School Board Consolidation**—Allows county vocational schools and special services schools to consolidate their school boards, S-460 (Sweeney, Bryant)/A-2640 (Burzichelli, Watson Coleman).

ECONOMIC DEVELOPMENT

 **BRRAG Expansion**—Lowered to 50 from 250 the minimum jobs retained or relocated within the State for companies receiving Business Retention and Relocation grants, thereby permitting many more employers to participate, S-80 (Kean)/A-1696 (Fisher, Van Drew).

 **Innovation Zones**—Encourages development of technology-industry clusters around NJ's research universities, colleges and hospitals, A-2098 (Chivikula, Greenstein)/S-2608 (Allen, Sarlo).

 **Urban Transit Hubs**—Allows 100 percent tax credits for businesses investing \$75 million in development projects near train stations in urban areas, S-3043 (Codey, Rice)/A-4666 (Pou).

 **Prevailing Wage**—Requires companies that receive Business Employment Incentive grants to pay prevailing (union-scale) wages on construction projects, S-2247 (Sweeney, Coniglio)/A-4001 (Fisher, Egan).

Lame Duck Action

(cont'd from page 1)

employed and businesses with fewer than 50 employees purchase health insurance in the regulated market.) With health insurance costs already rising at three times the rate of inflation, employers can ill-afford this costly mandate.

Trash Tax

S-557 (Smith)/A-1886 (McKeon). Legislation that will add a \$34 million trash tax to New Jersey's already high tax burden was signed into law. The bill adds a \$3-per-ton tax to the cost of waste disposal, which is likely to be passed on to consumers. The money will be used for recycling programs. NJBIA opposes the legislation as it will worsen an already dismal business tax climate in New Jersey. Additionally, there is no indication that millions more in funding will improve recycling rates.

UEZ Reform

S-2491 (Sweeney)/A-3938 (Burzichelli, Cryan). Legislators stopped short of eliminating the requirement, initiated in 2006, that Urban Enterprise Zone (UEZ) businesses first pay the sales tax on goods purchased for their own use and then apply for a sales tax rebate. NJBIA had pushed for the full restoration of a point-of-sale exemption that had been in place for UEZ businesses since the program's inception. The rebate program is fraught with red-tape and delays. Legislators did, however, extend the small-business exemption to companies with less than \$3 million in sales, up from the current threshold of \$1 million. The Governor signed the bill into law.

BRRAG Expansion

S-80 (T. Kean, Bucco)/A-1696 (Fisher, Van Drew). Legislation lowering the eligibility requirement for Business Relocation and Retention Assistance Grants (BRRAG) to 50 jobs from 250 jobs has been signed by the Governor. Under BRRAG, businesses are eligible for a one-time business tax credit of up to \$1,500 per job retained in or moved to New Jersey. To qualify, however, a business originally had to retain or relocate a minimum of 250 jobs. This excludes 97 percent of the employers in New Jersey. By lowering the threshold to 50 jobs, this law will enable many more companies to participate, and the State will benefit from the retention and creation of more jobs. NJBIA supported the bill.

Damages for Emotional Distress (Wrongful Death)

The Governor pocket-vetoed S-176 (Scutari)/A-1511 (Oliver) which would have allowed for unlimited emotional damages in wrongful death lawsuits. The legislation received final legislative approval January 7. The bill could have led to huge financial awards because emotional damages, unlike economic damages, are speculative. "Runaway-jury" awards could also have led to increases in liability insurance, particularly for medical malpractice and product liability. NJBIA opposed the bill.

School Funding

A-500 (Roberts)/S-4000 (Buono). Legislation to fundamentally change New Jersey's school funding formula has been signed into law by the Governor. The bill

changes the way school funding is distributed by ensuring that extra funding follows economically disadvantaged students wherever they live. The existing formula directs extra funding to the 31 mostly urban "Abbott" school districts designated as poor by the New Jersey Supreme Court. The new formula will provide more aid to the suburban school districts that educate 49 percent of the State's poor children. Additionally, the bill requires more than 100 school districts to use a significant portion of their school aid to reduce property taxes. While NJBIA supports the direction of the new law, we are concerned about how the State will pay for an additional \$532 million in school funding that it calls for.

Regional Greenhouse Gas Initiative

A-4559 (Chivikula, McKeon)/S-2976 (Sweeney, Smith). Legislation implementing the Regional Greenhouse Gas Initiative (RGGI) was signed by the Governor. It will create a cap-and-trade program requiring electricity generators to purchase allowances for their carbon emissions up to a capped amount. Electricity generators that do not exceed their purchased emissions cap will be able to sell their excess allowances to other generators who need them. NJBIA opposed the law because several provisions would increase electricity rates for New Jersey consumers, who already pay some of the highest rates in the nation.

NJBIA Presents Paul L. Troast Award to CEO of NJM Insurance Co., Anthony Dickson

NJBIA presented its 2007 Paul L. Troast Award to Anthony Dickson, President & CEO of NJM Insurance Group, for his effective work in making cost-saving improvements to New Jersey's auto insurance market and in preserving the State's model workers' compensation system. His actions have greatly benefited the State's employers and auto policyholders.

The Troast Award is presented annually to a person who has made outstanding public-policy contributions to the State and its business community.

"The world of property/casualty insurance is an unlikely place to look for heroes, but

if there is a hero in this business, it's Tony," said Sandy McWilliams, former Chairman of the NJM Insurance Company Board of Directors, in presenting the award. "Throughout his tenure with NJM, Tony has been an intelligent, persistent and effective advocate for NJM policyholders. He has always placed the interests of NJM policyholders – and the employees who serve them – above all else."

"Tony's fierce advocacy on behalf of policyholders has benefited every New Jersey



Sandy McWilliams, former chairman and current trustee of the NJBIA Board of Trustees (left), presents Anthony Dickson, president & CEO of the NJM Insurance Company, with the Paul L. Troast Award.

employer who has purchased workers' compensation coverage and every good New Jersey driver who has purchased personal automobile coverage," he said.

NJBIA Public Policy Forum *(cont'd from page 3)*

to downturns in any one industry. "We're not as dependent on one area or another as a lot of places," he said.

He added that New Jersey makes a tremendous commitment to workforce training, helping to maintain one of the best labor pools in the nation. The State has committed \$60 million to workforce training, including a \$1.9 million grant for a Basic Skills training program organized by NJBIA and the Consortium of Community Colleges.

"We're trying to make sure (the State training programs) match up with what the demands of business are, (and that it's) not just us ginning up some government program that doesn't relate to what the business needs are," the Governor said.

The Forum also featured:

- An "On the Record" political panel moderated by New Jersey Network Senior Political Correspondent Michael Aron. The panel discussion, which was taped and later shown on NJN television, featured State Democratic Party Chair Joe Cryan, Republican State Party Chair Tom Wilson, Roger Bodman of the Giuliani for President campaign, and Harold Hodes of the Clinton for President campaign.
- An economic outlook panel moderated by NJBIA First Vice President Arthur Maurice and featuring Roma Bank President and CEO Peter Inverso, Unex Manufacturing Inc. President Brian Neuwirth, Commerce Bank Chief Economist Joel Naroff, and AT&T New Jersey President Michael Schweder.
- Former US Congressman Bob Franks asked the audience to support Rudy Giuliani for the GOP nomination for President. Franks is president of the Healthcare Institute of New Jersey and co-chair of the Giuliani for President Campaign in New Jersey.
- The presentation of four NJBIA awards. Anthony Dickson, president and CEO of NJM Insurance Group received the Paul L. Troast Award; NJ Department of Community Affairs Commissioner Joseph Doria and State Senator Peter Inverso received the Association's first ever Distinguished Public Service Award; and Julie Holman of Jersey Central Power & Light, A FirstEnergy Company, received NJBIA's Leonard C. Johnson team-player Award.

NJBIA Programs & Benefits

Visit www.njbia.org/events
to register online

FRIDAY, FEBRUARY 29 **Meet the Governor's** **Top Advisors**

Meet Governor Jon Corzine's new Chief of Staff, Bradley Abelow, and his new Policy Counsel, Adam Zellner, along with other key advisors to the Governor at NJBIA's Meet the Decision Makers breakfast briefing. Get the latest on financial restructuring, the budget and healthcare reform. Find out what the Governor has planned for the coming year. This great networking event will begin with registration and a buffet breakfast at 7:45 a.m. It will be held at Forsgate Country Club, Monroe Township, NJ Turnpike Exit 8A. The cost to attend is \$69 per person for NJBIA members and \$105 for nonmembers. For more information, contact Katie Wittkamp at 609-393-7707, ext. 239.

FRIDAY, MARCH 7 **Making Sense of** **Family and Disability** **Leave**

This program will help employers sort through the bewildering levels of leave regulations and show how to avoid costly mistakes regarding length of leave, job protection, benefits and discrimination issues. Top employment law specialists will explain how to avoid the many legal pitfalls and will share the lessons they have learned. The seminar will be held at the Sheraton Eatontown (near Exit 105, Garden State Parkway) from 8:30 a.m. to 12:00 p.m. The cost is \$119 per person for NJBIA members and \$149 for nonmembers. To register, call Katie Wittkamp at 609-393-7707, ext. 239.

MEET THE DECISION MAKERS SERIES 2008

In six separate breakfast briefings, hear directly from the cabinet officials and legislative leaders who make decisions on issues like financial restructuring, taxes, spending, healthcare reform and energy policy. Each breakfast will run from 7:45 a.m. to 10:00 a.m. at Forsgate Country Club in Monroe Township (Exit 8A, NJ Turnpike). The cost is \$69 per person for NJBIA members and \$105 for nonmembers. For more information, contact Katie Wittkamp at 609-393-7707, ext. 239.

Wednesday, March 26: Transportation

Get the latest on the Governor's financial restructuring plan and transportation funding from Transportation Commissioner Kris Kolluri, Assembly Transportation Committee Chairman John Wisniewski, The Port Authority of NY and NJ's Susan Bass Levin, and legislators from the Senate Transportation Committee.

Wednesday, April 2: Taxes and Spending

What will happen with the State budget? Hear directly from Assembly Budget Committee Chairman Louis Greenwald and the new State Treasurer, David Rousseau.

Tuesday, April 15: Meet New Jersey Legislature's **Majority and Minority Leaders**

Hear from the legislative leaders who pass the laws that impact your business. They will also respond to your questions.

Tuesday, April 22: Health Insurance

The high cost of health insurance is one of the biggest obstacles to business success. Find out what the State plans to do about this from Senate Health Insurance Committee Chairman Joseph Vitale as well as from administration and legislative leaders in healthcare policy.

Friday, May 16: Energy Costs

Find out what the State plans to do about rising energy prices and the regulation of greenhouse gases. Hear directly from Board of Public Utilities Commissioner Joseph Fiordaliso and key members of energy-related committees in the legislature.

Friday, October 17: Environmental Regulation

NJ Department of Environmental Protection Commissioner Lisa Jackson and members of the Senate and Assembly Environment Committees will share their views on environmental policy and its impact on business.

Become an event sponsor!

Contact Sherry Esteves at 609-393-7707, ext. 219.