



A Centennial History of the New Jersey Business & Industry Association, 1910-2010

NJBIA Prospers Through 100 Years of Change to Complete a Century of Service to NJ Business

By Christopher Biddle, Vice President, Communications, NJBIA

The New Jersey Business & Industry Association, located at 102 West State Street in Trenton, was born 100 years ago in Trenton as a small manufacturers association. Today, with 22,000 member companies, NJBIA represents every industry in all 21 counties, providing them with effective advocacy, practical information and money-saving benefits to help their businesses. What follows is the story of NJBIA, from its humble beginnings in 1910 to its current position as the nation's largest statewide employer association.

FAR LEFT: In this 1926 photo, Association President J.P. Bird points to a bronze plaque containing the names of the Association's Board of Trustees and executives outside its 175 West State Street headquarters.

LEFT: In the early 1900s, Trenton, birthplace of the Association, was world famous for manufacturing iron, rubber and pottery products. Shown here is the "Roebbling works," which employed thousands in making the giant "wire ropes" used to suspend the Brooklyn, George Washington and Golden Gate bridges. (John A. Roebbling's Sons Company, 1898 lithograph by H.C Longacre, Philadelphia, New Jersey State Museum, Gift of Ferdinand W. Roebbling III.)

Birth of the Association

On January 11, 1910, eight woolen-mill owners met in Trenton with a singular purpose—to form the Manufacturers Association of the State of New Jersey.

Their goal was to further their mutual benefit by joining forces in a business association, and they particularly wished to exert greater influence on government policies through the exercise of a unified voice.

The official minutes recounting the formation of what was to become the New Jersey Business & Industry Association are a study in brevity and, as such, give no inkling of the cauldron of social and economic change that was bubbling across New Jersey.

Throughout the second half of the 19th century, the industrial revolution had exploded in the Northeast and Midwest, creating an urban industrial economy ruled by large corporations and powerful political machines. Government at every level enthusiastically supported the nation's industrial growth, granting special charters, privileges and tax breaks to railroads, utilities and corporations.

Millions of Eastern European immigrants poured into this urban industrial landscape. They provided the plentiful labor needed to keep the assembly lines humming in the thousands of factories that had sprung up seemingly overnight. They eagerly sought work on the factory floor as their ticket to a new life in America.

New Jersey made exceptional efforts to attract capital in this period. With its unrivaled network of railroads and canals, burgeoning industrial cities, plentiful labor and accommodating laws, New Jersey by the early 20th century had become the nation's most heavily industrialized state—and a magnet for business.

The City of Trenton, where the Association was founded and would maintain its headquarters for most of the next 100 years, had become a world-renowned industrial center, famous for its rubber, porcelain and iron products.

But as the woolen-mill owners gathered for their first meeting in January 1910, powerful currents of change were already sweeping New Jersey and the nation that would profoundly alter the face of manufacturing.

The rise of unions, the domination of industry by national corporations and the emergence of a consumer economy were among the changes that would transform New Jersey from a preeminent industrial power into one of the most economically diverse and socially progressive states in the nation.

In 1910, however, the topmost concern of the Association's founders was a movement to rewrite the state's employer liability laws.

This issue would thrust the Association into a new role as the state's leading business advocate, a position it still occupies to this day.

Liability Laws

In 1910, a group of reform-minded legislators set out to make fundamental changes to state laws governing the compensation of workers injured on the factory floor.

Under common laws in force at that time, when a worker was injured on the job, his only recourse was to sue the factory owner.

As was true in other states, workers could only win redress for their injuries if they provided "proof of the employer's negligence ... in the absence of such proof, the employer had no responsibility to his employees for those injuries."¹

However, because industrial accidents were frequent and litigation costs sufficiently high, many employers insured their companies against the risk of liability with the purchase of private insurance.

J.W. Foster, the second president of the Manufacturers Association and manager of the E.A. Strauss & Co. woolen mill on the outskirts of Trenton, soon emerged as a pivotal figure on this issue.

When the push to reform the liability system began in 1910, Foster and the other founders of the Manufacturers Association reacted with understandable concern about the proposed changes. The pending Employers Liability Act would make their companies liable for all injuries in their workplaces, even if they were without fault, and this would dramatically raise the cost of liability insurance.



New Jersey Governor Woodrow Wilson signed the state's Employer Liability and Workmen's Compensation laws in 1911.



In 1920, the Association purchased the former residence of Col. A.C. Oliphant at 175 West State Street, Trenton, as its first standalone headquarters. The Association moved to 363 West State Street in 1947 and to the insurance company's new headquarters in West Trenton in 1966 before returning to Trenton at its current location at 102 West State Street.

As the bill made its way through the Legislature, the cost of employer-liability insurance did in fact soar, and it was the prospect of continually spiraling insurance costs that most troubled the Association's founders.

Insurance Plan

When New Jersey's new employer liability law was first proposed, no other state had yet passed comparable legislation.

"New Jersey was the first state to try such a scheme and (to manufacturers) it was revolutionary," the *Trenton Times* reported in a 1923 interview with Foster. "As Mr. Foster put it, they felt it was the equivalent to standing industry against a wall and letting the firing squad rehearse its act."²

When the Manufacturers Association determined it could not stop the new law, it devised a plan to deal with it, which Foster revealed to a key lawmaker.

"All right, Senator," Foster said to Senator Walter E. Edge about the pending Employer Liability Act. "Go ahead and pass it. The manufacturers will organize their own insurance company if you do."³

On June 29, 1911, with the ink barely dry on the new Employers Liability Act, the Association's board voted to form a committee to explore the formation of a manu-

facturers' liability insurance company. The committee was charged with preparing "a plan by which the members could keep down their insurance expenses."⁴

Foster and the Association's board understood that a safely-run factory was profitable, as well as socially responsible. Like anybody, they needed insurance for liability to employees, but they objected to paying exorbitant insurance premiums that subsidized huge claims from unsafe factories.

A key provision in their plan was a "no-fault" insurance system. Not only would it satisfy the reformers' demand for medical attention and liability payments for all injured workers, but it would also create fixed, predictable payments for employers.

Payments to employees would be based on the extent of injury rather than a vague "pain and suffering" standard. In exchange for the worker benefits, the plan also provided a strong prohibition against suing the employer and, importantly, a rating system that provided incentives to responsible business owners, charging higher rates to employers who had poor claims histories.⁵

In June 1911, Governor Woodrow Wilson signed the Employers' Liability Act and, one month later, the Workmen's Compensation Act. The passage of these laws helped Governor Wilson, a leading intellectual of the Pro-



Wartime Production — In 1942, General Motors turned its West Trenton auto parts plant into the Eastern Aircraft Division, where more than 2,500 men and women assembled the carrier-based Avenger Torpedo Bomber for the U.S. Navy.



View of the Trenton State House in the 1940s.

gressive Movement, ascend to the U.S. Presidency in 1913.

The Association's success would set an important precedent for its future lobbying efforts. If the Association opposed a particular government policy, it would present the facts, propose reasonable solutions and engage aggressively and responsibly in the political process.

Acorn and the Mighty Oak

As the *Trenton Times* reported in its 1923 article, Foster's pledge to Senator Edge to form an insurance company planted an acorn that would grow into a mighty oak tree—today's New Jersey Manufacturers Insurance Company.

"We're all familiar with the old line about the mighty oak and the little acorn," the *Trenton Evening Times* reported, "... for it was out of a conversation between J.W. Foster, general manager of the F. A. Strauss & Company, and Senator Walter E. Edge in the corridors of the State House back in 1911 that the manufacturers' company grew."

In July 1911, Association members voted to form the New Jersey Manufacturers Insurance Liability Co., and in September of that year, with \$200,000 in seed capital from members, the new insurance company began operations.

In 1913, two years later, the company was reorganized as the New Jersey Manufacturers Casualty Insurance Co. to ensure that it would be operated solely for the mutual benefit of its policyholders, who would also receive any profits in the form of annual dividends. Its stock ownership was placed "in trust for the mutual advantage of policyholders, to avoid any possibility or op-

portunity for personal benefit or enrichment ... other than the policyholders themselves."⁶

From the very start, the Association and its insurance business, which at that time operated as a single enterprise, were a great success. Manufacturers across the state flocked to the Association by the hundreds to benefit from lower liability insurance costs. By January 1913, 574 companies had become members.

What made the insurance venture a great success, apart from its prudent operations, was its strict emphasis on safety.

From the beginning, President Foster recognized that the best way to keep liability insurance costs down was to prevent accidents in the first place, so he led a campaign for industrial safety among Association members. The Association collected reports on accidents at member facilities, and these were shared with all members so they could "profit by the experience of others."⁷

As Foster recalled in his 1923 newspaper interview, "Every manufacturer who is a member of the organization is willing to try anything warranted to minimize accidents. Since the company has been in operation, accidents have been cut fully 33 percent, and to me that's the best thing about it."

By 1923, 2,500 companies had become members of the Association, 93 percent of which were insured through the new casualty insurance company.

Separation and Growth

In August 1933, with about 4,000 companies in their fold, it became necessary to split the Association and insurance company into two distinct, though still



Paul L. Troast, founder of the Troast Construction Co. and Chairman of the NJBIA Board of Trustees from 1963-1972, directed construction of the 110-mile NJ Turnpike in a record 23 months starting in 1949.



Leonard C. Johnson, Association president from 1963 to 1977, was a friend to four New Jersey Governors. He was named "Industrialist of the Year" in 1971.

closely affiliated, operations, each with its own president, vice president and treasurer.

Following the separation, the insurance company and association both continued to grow.

Today, New Jersey Manufacturers Insurance Company (NJM) is the state's largest property-casualty insurer and its largest workers' compensation carrier. NJM has also followed through on its intention to return profits to poli-

cyholders, who have received dividends totaling nearly \$5 billion since 1918.

The popularity of the insurance product remains an important part of NJBIA's success, and eligibility to apply for NJM insurance coverage remains an exclusive benefit of NJBIA membership.

Middle Years

In its middle years, from the early 1930s through the early 1960s, the Association and the insurance company both prospered and struggled. They were challenged by the Great Depression, but were supported by military demand for manufactured products during World War II, and later buoyed by the great economic expansion of the 1950s.

Throughout this period, the Association organized a new service model—providing its manufacturing members with practical advice and information to help them reduce costs and grow.

This model was formalized in 1946 with the creation of an Industrial Relations Department, which provided members with special information and advisory services, as well as publications to help them navigate the growing maze of state and federal regulations.

In 1958, the Association purchased *New Jersey Business*, a monthly magazine that reports on business trends and issues in the Garden State and is distributed

NJBIA Milestones	
No. of Members	
1930	3,824
1952	8,977
1960	10,834
1975	13,188
1995	13,458
2000	16,475
2003	19,193
2009	22,336

free to members as a benefit of their membership.

In 1959 and 1960, the Association brought about two other innovations that still remain an important part of NJBIA operations. The first was the Employer Legislative Committees (ELCs), made up of 18 independent organizations across the state. The ELCs organize informal monthly meetings between businesses and their elected officials, encouraging face-to-face discussions of issues like taxes, regulations and healthcare costs.

The second innovation was the Business Outlook Survey, which is sent annually to NJBIA members to collect their views on current and future business conditions, political leadership, and the state's business climate. The survey has become the largest and most reliable barometer of business sentiment on the condition of the New Jersey economy.

By 1960, the Association had also developed policy committees, which by its own account made "the Association tick." By attending committee meetings in special issue areas — such as taxation, industrial relations and workers' compensation — individual members were able to have a real voice in setting the Association's policy agenda. As an added bonus, they could develop new business relationships and learn from each other's problems and successes.

The Modern Era

As the New Jersey Manufacturers Association entered the last 25 years of the 20th century, the makeup of its membership had changed dramatically, reflecting changes in the overall economy.

The rising cost of labor — and of state taxes and regu-

NJBIA Today

> **The New Jersey Business & Industry Association over the past 100 years has evolved into a full-service employer association, serving every industry in all 21 counties.**



A view of the Association's current headquarters at 102 West State Street in Trenton, a half block from the State Capitol.

The goals of the Association are to be an effective advocate for business before the legislative and executive branches of government, to improve the state's business climate and to lower the overall cost of doing business in New Jersey. Just as importantly, the Association works to provide its members with practical information and services to help them save money, solve problems, develop their businesses and comply with laws and regulations affecting their operations.

Today, NJBIA has 22,000 member companies, 78 percent of them small employers with 1 to 24 employees. Another 15 percent of members have 25-99 employees, and the remaining 7 percent have 100 or more employees.

Broken down by type of business, 28 percent of members are engaged in business and personal services, 20 percent in construction, 19 percent in wholesale and retail, 15 percent in manufacturing and the rest in financial, health, agricultural and transportation services.

NJBIA member companies benefit from an array of Association programs and services, including:

- Money-saving programs that often provide valuable savings in members' costs of shipping, energy and credit-card processing.
- Valuable print and online publications — in quick, easy-to-read formats — that provide members with practical and accurate information on issues affecting their businesses. These include, in addition to *New Jersey Business* magazine,

the *Capitol Memo* (a weekly legislative update), the monthly *Business Voice* newsletter, a robust website, Membership Alerts on pending legislation, and e-mail bulletins with breaking news about pending laws and regulations.

- Great information and networking at 30 seminars and events annually and at NJBIA's policy committee meetings. NJBIA seminars present critical information on important topics like health insurance, employment and labor law, and environmental regulations. Members can network with each other and with government and business leaders.

- Exclusive ability to apply for workers' compensation and commercial auto coverage with New Jersey Manufacturers Insurance Company. Employees of member companies can also apply for personal auto and homeowners' coverage.

Any member who calls NJBIA for information or help with a problem will get prompt, personal assistance. You can call 609-393-7707 and ask for a member service representative or visit www.njbja.org.

lations — were making New Jersey less desirable as a business location, especially for manufacturers, who were becoming a smaller part of the Association's membership.

Companies doing business in professional and business services, healthcare, retail, finance, home building, commercial construction, and transportation — the new engines of growth in the state's service economy — were emerging as the new majority among NJBIA members.

In the mid-1970s, Association President Leonard C. Johnson and the Board of Trustees confronted two related challenges that threatened the state's economic vitality.

The first was the growing burden of taxation and regulation that was undercutting New Jersey's former reputation as a business-friendly state. The second was New Jersey's painfully slow recovery from the 1969-70 recession, which was followed in short order by the 1973-75 recession and the 1970s "oil shock."

Concerned that New Jersey was losing ground to other states, the Association commissioned a study comparing the burden of taxation and regulation in New Jersey to eight neighboring states. The report was published in June 1974.⁸

"High unemployment, mounting plant closings, de-

clining manufacturing employment and New Jersey's failure to accomplish any real recovery from the last recession led us to conclude that a study was necessary to identify the role played by government in New Jersey's current troubled economic circumstances," the Manufacturers Association wrote in its report.

The report concluded that New Jersey was the highest cost state among the nine studied. It cited high property taxes and the cost of state benefit programs like unemployment insurance as the primary reason for the state's high cost of doing business.

The Association used this report to fashion a pro-business agenda. It also made internal decisions that were to profoundly affect the future of the Association.

New Direction

By the mid-1970s, it became clear to the Board of Trustees that the New Jersey Manufacturers Association needed to play a more active role in public affairs if it wanted to help repair the state's economic climate, which had become increasingly unfriendly to business.

In a report to members in September 1976, Association Chairman John S. Leslie said the Board of Trustees had accepted three recommendations of its long-range planning committee, all intended to "make your Association a more viable and effective organization for the benefit of business and industry and the citizens of New Jersey."

The recommendations were to more vigorously promote the need for a better business climate, to undertake an "aggressive" PR program to make legislators more aware of the needed work to be done to grow the economy and create jobs and, finally, to change the Association's name to the "New Jersey Business & Industry Association."

These objectives would come to fruition within a few short years under the direction of a dynamic new president.

The Bruce Coe Years

On November 30, 1981, former Wall Street investment executive Bruce G. Coe shook hands on an agreement to become the next president of the New Jersey Business & Industry Association.

So excited was Coe about the prospect of his new job that he turned down Governor Thomas Kean's invitation 18 hours later to join his cabinet as state treasurer.

As reported by *New Jersey Success* magazine in an article entitled "Clout Inc.," Bruce Coe's "creative mind was already whirring with the grand designs that he knew would transform the staid and stuffy lobbying organiza-



NJBIA President Bruce Coe (left) buttonholes Government Affairs Vice President Joe Gonzalez for a June 1989 *New Jersey Success* article called "Clout Inc."

tion into the powerful mover and shaker for the interests of the New Jersey business community.”⁹

Before being hired as president of NJBIA, Coe had already made the transition from Wall Street to West State Street in Trenton, most notably as head of the state’s Housing and Finance Agency.

Bruce Coe hit the ground running. At his urging, the Association purchased a building at 102 West State Street, just across the street from the State Capitol, for its new headquarters. The Association also increased dues to better serve its members, and it hired top government-relations professionals to again make NJBIA a formidable force in the State House.

In moving NJBIA’s headquarters back to West State Street in Trenton, Coe was making a statement.

If NJBIA was to be New Jersey’s No. 1 advocate for business, it had to be at the center of the action. Coe called the building a “rallying point” for the Association’s new pro-business agenda.

“We are now ‘on-line’ with executive and legislative agencies of state government,” Coe said at the dedication of the new headquarters, adding: “Our combined membership of 12,000 companies ... has made it possible to be the chief articulator of the state’s business community.”

A booming state economy in the 1980s, propelled mostly by housing and office construction, at first made it difficult to get the Legislature to focus on a pro-business agenda. However, the brutal 1989-1992 recession brought New Jersey’s economy to its knees and the concerns of business to the forefront of lawmakers’ attention.

Among Coe’s early legislative victories were the defeat of Initiative and Referendum in the 1980s and the signing of the Business Retention Act in 1992, which exempted manufacturing machinery and equipment from local property taxes.

Between 1992 and 1996, the Coe team enjoyed its greatest legislative successes. Laws were passed to reform regulations, reduce taxes, lower lawsuit costs, encourage business investment and expansion, and create jobs.

In just three years (1992-1994), aided by Governor Christie Whitman’s “Open for Business” policies, the Association successfully lobbied for the passage of 25 new laws favorable to business.

Clout and Credibility

NJBIA’s legislative victories were hard-won and of great benefit to its members. Just as important, however, was the Association’s success in reestab-

lishing itself as the state’s most influential and credible voice for business.

When working on a bill, NJBIA’s lobbying team always came armed with the facts. The state’s lawmakers liked dealing with a statewide business organization that didn’t just oppose legislation, but did its homework and proposed reasonable solutions.

A Gallup Poll of New Jersey legislators, conducted during the Coe years, ranked NJBIA first in credibility among the state’s lobbying groups.

“They are credible and they don’t exaggerate, and that’s why legislators trust them,” said Senator Joseph M. Kyrillos Jr. in a 1994 newspaper interview. “With BIA, you know they have a perspective, but you always know they are going to give it to you in a sober and realistic way.”

NJBIA was also unafraid to flex its muscles. Wrote former *Time* magazine editor George Taber: “BIA has a staff that plays Trenton like the Georgetown basketball team plays defense—pressing, relentless and in your face.”¹⁰

Perhaps the highest praise came from Borden Putnam, the state’s first commerce commissioner and a pivotal figure in the state’s economic growth in the 1980s. Putnam recognized the importance of having one “go-to” business



Joe Gonzalez, Association president from 1996 to 2003, was widely admired as “master of the inside game” in Trenton, making him a formidable advocate for business.

organization that public officials could rely on. He said:
“If the BIA didn’t exist, we’d have to invent it.”¹¹

The Joe Gonzalez Years

When Bruce Coe hired Joe Gonzalez to lead the Association’s lobbying efforts in 1982, he brought aboard a widely-acknowledged master of the legislative process.

A 1984 magazine article quoted one admirer as saying: “Joe is the master of the Trenton inside game. He knows the process, the players and how to get things done.”¹²

Before joining NJBIA, Gonzalez had served as executive director of the Assembly Republicans and as the right-hand man to then Assembly Speaker, and soon-to-be Governor, Tom Kean.

Gonzalez succeeded Coe as president in 1996, and under his leadership the Association continued to win many legislative victories, including the passage of a landmark “brownfields” law to encourage the redevelopment of old industrial sites.

Pro-business lobbying efforts hit a rough patch with the election of Governor James McGreevey, who imposed a large tax hike on business in the middle of a recession. However, the Association was successful in blocking, delaying or amending dozens of anti-business bills in a difficult political environment.

Joe Gonzalez presided over a dramatic growth in Association membership, which increased from 14,000 to nearly 19,000 companies during his tenure. Among his



President Philip Kirschner presents NJBIA’s Agenda for Manufacturing Renewal at the Association’s 2004 Manufacturing Summit.

other accomplishments, Gonzalez initiated programs to help members save money on their shipping and energy costs; he started the Association’s research arm, the New Jersey Policy Research Organization or NJPRO; and he launched the annual “Made in New Jersey Day” at the State House, where manufacturers display their Jersey-made products to the Governor and lawmakers.

The Phil Kirschner Years

In April 2003, Executive Vice President Philip Kirschner, who had previously served as the Association’s chief lobbyist, succeeded Gonzalez as president.

The 2004 Campaign for Manufacturing Renewal

>On June 16, 2004, more than 200 manufacturers from across the state convened in Newark to participate in a Manufacturing Summit, organized by the New Jersey Business & Industry Association.

Never in recent memory had so many manufacturers gathered in one place to discuss the state of their industry. Although manufacturers still produced 12 percent of the state’s economic output, ever-rising costs had made it difficult for them to operate in New Jersey. They told state Treasurer John McCormac and key legislators that they were worried about their very survival.

The Summit was the kickoff event for NJBIA’s Campaign for Manufacturing Renewal, organized to tell policymakers why manufacturing is so important to New Jersey and what must be done to support it.

In 2004, the state’s 12,000 manufacturers employed 345,000 people and supported another 200,000 jobs in other industries; paid an above-average wage of \$53,000; typically provided good benefits; and accounted for 90 percent of the state’s foreign exports.

“If that’s not worth saving, I don’t know what is,” President Kirschner told the assembled manufacturers. “We have to make people understand what it is that you contribute to this state. It’s time to shine a bright light on the contributions of manufacturers and to remove the obstacles that stand in the way of your success.”

Today, the Association has an active Manufacturing Network, led by Clifford Lindholm, a member of the NJBIA Board of Trustees and CEO of the Falstrom Co. in Passaic. The group works hard to improve the state’s manufacturing climate and to make it easier for manufacturers to operate here.

Before joining NJBIA in 1990, Kirschner had served as director of government affairs with the New Jersey School Boards Association and, before that, as executive director of the New Jersey State Bar Association.

Over the past seven years, Kirschner and his staff have built on the gains of the Coe and Gonzalez administrations. They have bolstered NJBIA's reputation as the state's most effective and credible business advocate, they have expanded member benefits and services and seen membership grow to 22,000 companies. (See related story: "NJBIA Today.")

Under Kirschner's watch, the Association has succeeded in getting the McGreevey tax hikes rolled back and preserving business-tax incentives, encouraging companies to move to New Jersey and create jobs. It has also defeated attempts to let unions organize workplaces without a traditional confidential-ballot election. (This is called "card check" because unions can be formed if a majority of employees simply put a check mark on a card.)

In addition, the Association has defeated attempts to extend the sales tax to professional services, impose a new tax on water usage and make harmful changes to the state's workers' compensation law.

In partnership with the state and county colleges, Kirschner initiated a popular worker training program that has helped more than 17,000 employees at 1,100 mostly small companies improve their workplace skills.

Kirschner also led the Association's 2004 "Campaign for Manufacturing Renewal" to bring attention and resources to this long-neglected sector of the state economy.

In undertaking the campaign, the Association was, in a very real sense, returning to its roots by using its considerable influence to refocus attention on manufacturing.

"Our core mission has changed little over the past hundred years," said Kirschner. "Businesses needed a strong voice in Trenton 100 years ago, and they still need a strong voice today."

Kirschner said the state has entered a promising new era with Governor Chris Christie. The Association has worked closely with the Christie administration to support his efforts to cut spending instead of raising taxes, implement regulatory reforms, improve the state's business climate and strengthen the state economy.

Looking ahead, Kirschner said the Association will continue to evolve, but will always keep its sharpest focus on the needs of its members.

"We are working harder than ever to provide our diverse membership with benefits and services to help them save money, develop their businesses and deal with state laws and regulations," Kirschner said.

NJBIA Milestones: Presidents

John Schmidt	1910
J.W. Foster	1911-1912
J.P. Bird	1913-1933
J.W. Ferguson	1933-1937
Henry W. Johnson	1938-1962
Leonard C. Johnson	1963-1977
John J. Bachalis	1978-1981
Bruce G. Coe	1982-1996
Joseph E. Gonzalez Jr.	1996-2003
Philip Kirschner	2003-present

"Our board and staff are focused on serving the needs of all our members, and we will continue to represent their interests vigorously and effectively in everything we do." **NJB**

Visit www.njbja.org/celebrate for more 100th anniversary stories.

- ¹ "Business-Education Day Program," NJ Manufacturers Association, 18 Oct. 1957.
- ² Trenton Evening Times, 1923.
- ³ Trenton Evening Times, 1923.
- ⁴ Manufacturers Association of New Jersey, memo to board, June 29, 1911.
- ⁵ Information provided by New Jersey Manufacturers Insurance Company, July 24, 2010.
- ⁶ New Jersey Manufacturers Insurance Company, Deed of Trust, August 14, 2003.
- ⁷ "Report of Annual Meeting," Manufacturers' Association Bulletin, January 1913.
- ⁸ "The Burden on Manufacturing of State and Local Taxes and Governmentally Imposed Costs: A Comparison of New Jersey and Eight Other States," New Jersey Manufacturers Association, June 1974.
- ⁹ "Clout Inc.," *New Jersey Success* magazine, June 1989.
- ¹⁰ "Gonzalez Takes the Reins at NJBIA," *Business News New Jersey*, April 1996.
- ¹¹ "Clout Inc.," *New Jersey Success* magazine, June 1989.
- ¹² "Gonzalez Takes the Reins at NJBIA," *Business News New Jersey*, April 1996.