

The CHRONICLE

A SOUTHERN NEW JERSEY DEVELOPMENT COUNCIL PUBLICATION

2017 VOL. 3

Tourism is the Front Door



Atlantic City:
Gaming vs. Non-Gaming

Harnessing the Power
of Offshore Wind

Insurance Coverages
for Business Owners

Visit South Jersey

Importance of Discovery in
Workers' Compensation Claims



600k^{SQ FT}

OF REASONS TO MEET AC

Atlantic City
CONVENTION CENTER

MEET SPACE, MEET STYLE, MEET AC.

**MEET
AC**

The Atlantic City Convention Center features over 600,000 square feet of meeting space, 45 meeting rooms and is conveniently located within a few hours' drive of nearly 1/3 of the nation's population. There are over 16,000 hotel rooms in Atlantic City plus the World Famous Boardwalk and iconic beaches.

To Learn About Our Incentive Plans and Book Your Convention call 1-844-855-6338 or visit meetac.com today!

The CHRONICLE

TABLE OF CONTENTS

Tourism is the Front Door to Economic Development	3
Atlantic City: Gaming vs. Non-Gaming Revenue	5
Harnessing the Power of Offshore Wind for New Jersey	7
Importance of Discovery in New Jersey Workers' Compensation Claims	8
Visit South Jersey	9
Atlantic City Electric Launches New Program to Help Drive Economic Growth Across South Jersey	11
New Jersey Beverage Tourism	12
Insurance Coverage for Business Owners: What Coverage is Best?	15
The City of Pleasantville: Open for Business	17



**The Chronicle is Published by
The Southern New Jersey
Development Council**

Editor: Jane Asselta

Publisher: Marlene Z. Asselta

Creative and Design:

Glenn Davila/Performance Marketing

Printing: Bellia Printing

Advertising and Editorial Contact:

Southern New Jersey Development Council

900 Route 168, Suite D-4

Turnersville, NJ 08012

Phone: 856-228-7500

Fax: 856-228-7511

Email: snjdc@snjdc.org

President's Message

It's not hard to personally appreciate the role tourism plays for our region during the summer months when the shore beckons and the number of festivals for food trucks, wine/brew tastings, harvests and music fill our calendars.

Visit South Jersey promotes the tourism activities in the South Jersey region – everything from dining and lodging to arts and entertainment to outdoor activities as well as the fast-growing Beverage Tourism sector. In *New Jersey Beverage Tourism*, Stockton University Professors Donna Albano and Christina Cavaliere further describe this niche market of wineries and breweries that are expanding our tourism industry.

Our cover story, *Tourism is the Front Door to Economic Development*, helps define the \$44 billion economic sector that is tourism and the links between tourism and economic development. The investments in convention centers and attractions and in promoting our state's natural destinations keep New Jersey competitive in attracting out-of-state spending.

For Atlantic City, attracting out-of-state visitors is becoming year-round as a result of the recent focus and investment in attracting conventions, trade shows and meetings. *Atlantic City: Gaming vs Non-Gaming Revenue* highlights the changing market and growth in non-gaming revenue that bodes well for the future.

Besides having the best beaches, wines and produce, New Jersey also has the "best offshore wind conditions" for *Harnessing the Power of Offshore Wind for New Jersey* to generate economic development and create jobs. And speaking of energy and creating jobs, Atlantic City Electric offers a discount for qualifying commercial businesses on their electric distribution rate to help promote economic growth and job creation.

Insurance Coverages for Business Owners and *Importance of Discovery in Workers' Compensation Claims* provide food for thought on two pressing issues faced by businesses.

We welcome your comments at marlene@snjdc.org. To learn more about the SNJDC, contact us (856) 228-7500 or visit our website snjdc.org.

Sincerely,



Marlene Z. Asselta
President

Southern New Jersey Development Council



New Jersey
We're for you



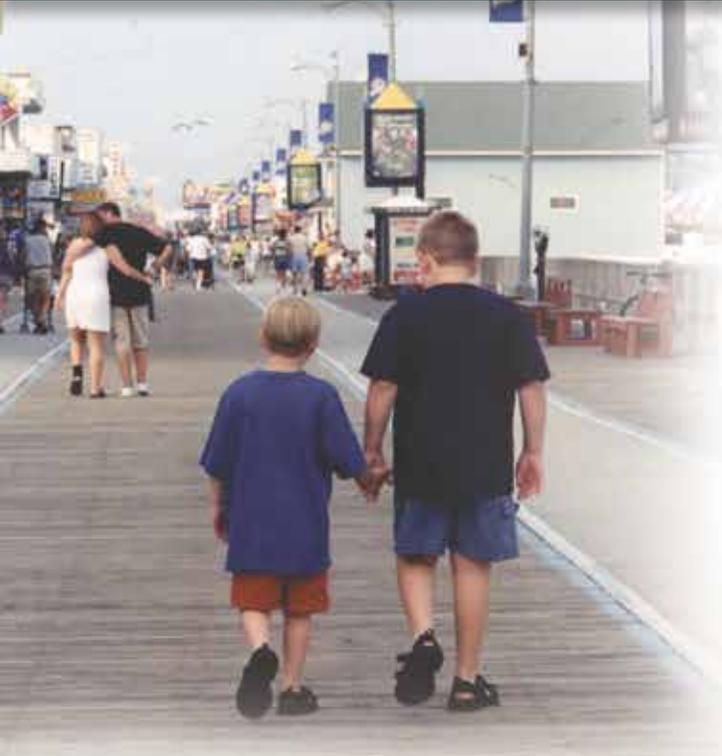
We're for good times and great memories.

Here in the Garden State, we're for wild family fun and window-shopping trends. Classic boardwalks and historic battlefields. Putting for birdie and hitting a wine trail. Farm-to-table dining and alfresco outings. Whether you're looking for a seaside vacation, romantic weekend or outdoor adventure, you'll find plenty to create an unforgettable getaway all year long. If you're for brilliant beach days and big nights out, we're New Jersey—and we're for you!



Plan your getaway at visitnj.org





Tourism is the Front Door to Economic Development

Jake Buganski

Executive Director of the
New Jersey Division of Travel & Tourism

This talking point has been used for years by the tourism industry to help convey the importance of investments in promoting travel and tourism. While tourism may look like it is all fun and games, its impact is huge and far-reaching. But what does being “the front door” truly mean?

In New Jersey it meant \$44.1 billion dollars in direct, indirect and induced spending, \$4.9 billion in state and local tax revenues, and more than 517,000 jobs in 2016. In the U.S. it means \$2.3 trillion in economic output and a total of 15.3 million jobs. And while you may or may not have heard these numbers before, it is important to understand exactly where they come from to really grasp their significance.

Unlike most economic sectors, tourism is not easily defined within a country’s national accounts statistics because it is not a single industry. It is a demand-side activity which affects multiple sectors to various degrees, and as a consequence, is often overlooked or misunderstood. In March of 2000, the United Nations made tourism the first activity to use worldwide “Satellite Account” standards, in order to begin to address that issue. (The term “Satellite Account” was developed by the U.N. to measure the size of economic sectors that are not defined as industries in national accounts.) The Tourism Satellite Account has

also been ratified by Eurostat and the Organization for Economic Cooperation and Development (OECD), and the standard has been adopted by over fifty countries and a growing number of U.S. states, including New Jersey.

With the knowledge that tourism is not just the sum total of activity within its constituent sectors, but rather the actual portion of the impact it has on each, we can begin to develop a better appreciation for the value of the industry. Understanding that without tourism, a percentage of – for instance – food and beverage sales would not be realized, helps to bring the impact of tourism into focus. Imagine that tourism spending in the food and beverage industry for a particular destination accounts for 25 or 30% of total sales, and then imagine what would happen to that industry in the absence of tourist dollars.

Partly because of this standardized method for measuring the economic impact of tourism, the industry has become highly competitive in the last two decades. Given the insight that places where tourism activity was occurring were realizing such a great benefit to their economies, cities and states began to invest more and more in developing tourism product – convention centers, attractions, experiences, etc. – to lure visitors away from some of the more “natural”

(continued on page 16)



WHITMAN

Environmental • Engineering • Energy • Waste Management • EH&S Compliance

is pleased to announce the addition of

Tina Layre

to the firm as Senior Regulatory Manager

Formerly of the New Jersey Department of Environmental Protection (NJDEP), Ms. Layre brings over 30 years of experience in the environmental industry, specifically in public administration, regulatory compliance, and government communication and facilitation.

Ms. Layre is available to clients as a resource to assist them in navigating through complex environmental, transactional and regulatory issues, and facilitate their environmental projects.



Corporate Headquarters

7 Pleasant Hill Road
Cranbury, NJ 08512

*With additional locations in
Egg Harbor City, NJ & Allentown, PA*

Office: (732) 390-5858

Cell: (732) 742-1027

Fax: (732) 390-9496

Email: tlayre@whitmanco.com

WHITMAN

Creating Solutions. Exceeding Expectations.

Environmental

Engineering

Energy

Waste Management

Environmental, Health & Safety Compliance

www.whitmanco.com

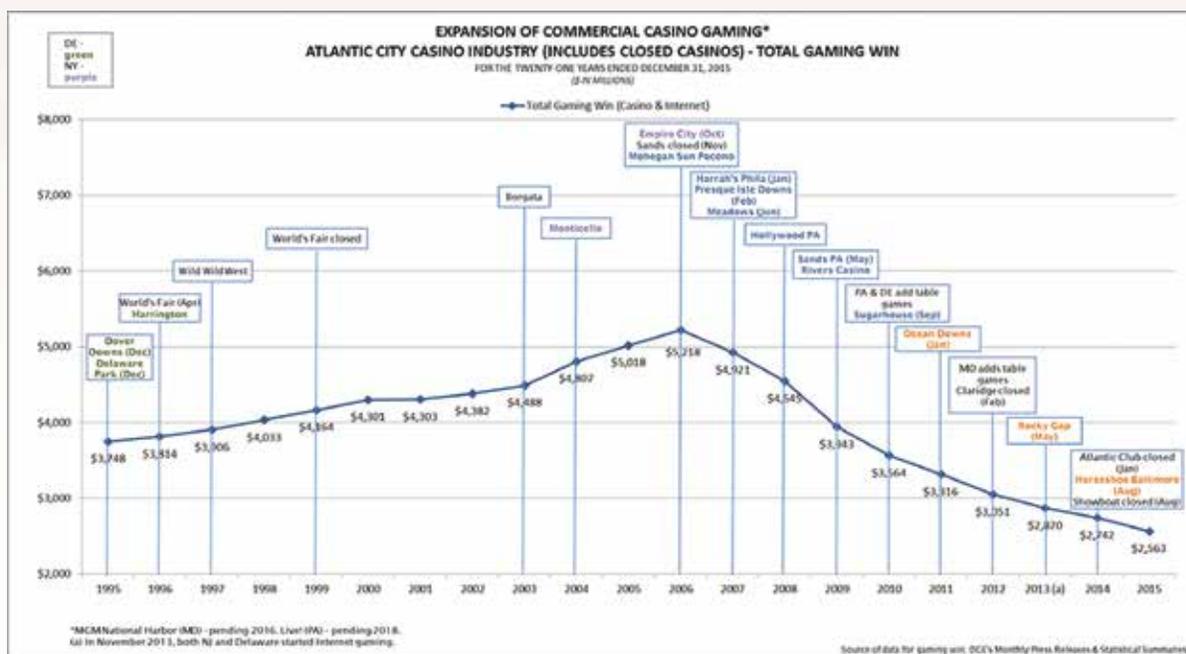
Atlantic City: Gaming vs. Non-Gaming Revenue

By: Rummy Pandit, LPD, MBA, CHA

Executive Director, The Lloyd D. Levenson Institute of Gaming, Hospitality & Tourism (LIGHT) at Stockton University

For the first time in ten years, Atlantic City casinos have seen a year-over-year increase in total gaming win. This break in the city's decade long losing streak, attributed to the rapidly growing internet gaming market, is encouraging but not necessarily the answer to the city's long-term success.

From 1978 through the early 1990's New Jersey had a virtual monopoly on East Coast casino gaming. However, as the casino gaming market expanded (Connecticut (1992), Delaware (1992), New York (2004), Pennsylvania (2006), Maryland (2010) and Rhode Island (2010)), and competition increased, Atlantic City found itself sharing more and more of the East Coast gaming market. As a result, gaming revenue has been reduced to less than half of what it was at its height in 2006 (\$5.2B), reaching its lowest point in 2015 (\$2.5B). Figure 1 below (NJ-CCC) graphically depicts the infusion of casinos into the Northeast since 1995 and the impact on total gaming win for Atlantic City casinos.



Annual double digit percentage gains in internet gaming win seem to have slowed the decline in gambling revenue and contributed significantly to the modest year over year increase in total gaming win (1.55%) in 2016. However, just as Atlantic City's monopoly on East Coast casino gaming came to an end, so too its monopoly on internet gaming is coming to a close. At present only Delaware, Nevada and New Jersey have legalized internet gaming, however, California, New York, Pennsylvania and an increasing number of states are all poised to enter that market. The impact of new competition may not be felt immediately as internet gaming continues to experience its initial growth but, as the industry matures, Atlantic City may again be sharing only a piece of the market.

(continued on page 6)



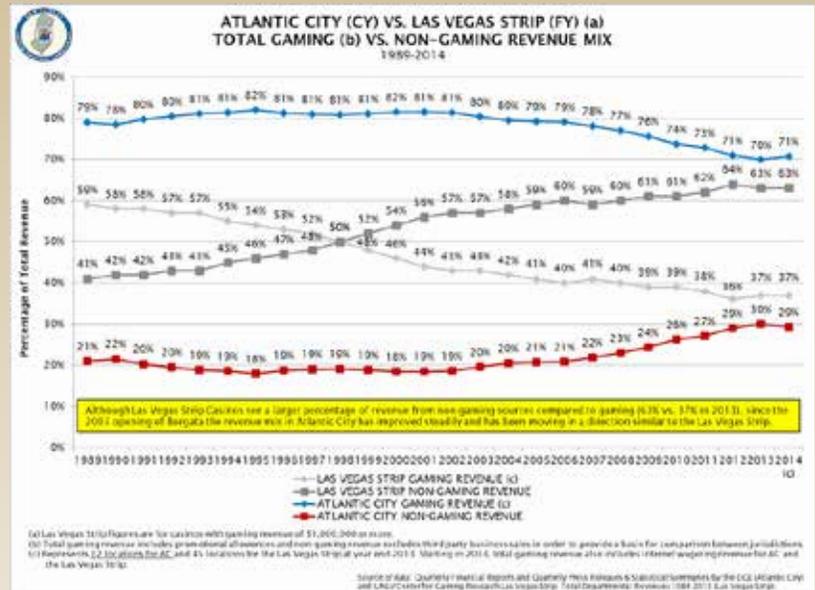
Atlantic City: Gaming vs. Non-Gaming Revenue (continued from page 5)

In this environment, the role of non-gaming revenue in Atlantic City has become increasingly important. Changes in revenue share between gaming and non-gaming revenue, signal a shift in focus for Atlantic City Casinos. In 1989 non-gaming revenue represented 21% of total casino revenue, as of 2015 it represents 29%. For Casino Industry leader, Las Vegas, the shift is even more distinct from a 60/40 split gaming vs. non-gaming in 1989 to a 35/65 split in 2015. Figure 2 (NJ-CCC) depicts the shifting relationship between gaming and non-gaming revenues for both Atlantic City and Las Vegas.

The shift in focus toward non-gaming revenue has manifested in a number of ways, among them investments in convention venues and night clubs to serve both the expanding meetings and conventions business and the growing audience of millennial consumers.

Recent investments in the conventions business, Borgata (\$11M), Harrah's (Waterfront Conference Center-\$125.8M) and Resorts (\$9.4M), have already seen a return on investment. According to the Atlantic City Tourism Sales Barometer, prepared by Atlantic City Convention and Visitors Authority, hotels (including casino owned properties) saw a 23.2% increase in the number of conventions, trade shows, and meetings held at their venues in 2016. The total number of shows offered in the city increased by 10.1% in 2016, drawing 9% more meeting attendees/delegates who used 21.5% more rooms.

In addition to these gains in the meeting and convention business, casino properties have pursued opportunities for growth in attractions targeting millennial consumers. Investments in renovations to The Pool at Harrah's (\$3M), the Premier Nightclub (\$14M) at the Borgata and Ivan Kane's Kiss Kiss Nightclub (part of a \$40M renovation) at the Tropicana are all examples of this.



Interestingly, as Atlantic City celebrates a streak of good news including the announcement of Hard Rock International's plan to reopen the shuttered Taj Mahal as a casino hotel, most discussion has focused on what the reopening will mean in non-gaming rather than in gaming revenue terms. When discussing the new Hard Rock Atlantic City, the number of rooms, meeting and parking space, as well as the number of local jobs which are being created, are all major topics of interest. Whereas the new casino's impact on gaming revenue has received comparatively little attention. In fact, Colin Mansfield, Director of U.S. Corporates at Fitch Ratings, told the Press of Atlantic City that he didn't expect the opening of the Hard Rock Casino to have any significant impact on gaming. "With or without it, A.C. is still a \$2.4 billion market."

The way forward for Atlantic City will likely come through embracing what the city has to offer in terms of non-gaming amenities. The gaming market may be fixed (for now) at \$2.4 Billion but growth in non-gaming revenue is potentially limitless.



Harnessing the Power of Offshore Wind for New Jersey



By Thomas Brostrom,
General Manager
of DONG Energy
Wind Power's North
American business

Ocean Wind is the second project in the U.S. by global leader, DONG Energy (Danish Oil & Natural Gas), who acquired the rights to 160,480 acres of ocean area located 10 miles off the coast of Atlantic City in 2015. Ocean Wind is proposing to use the site to build a utility scale offshore wind farm with an installed capacity of up to 1,000MW– which could account for enough to power over a half million homes.

“With strong wind speeds and relatively shallow water, the New Jersey coast offers some of the best offshore wind conditions in the world, close to major consumers of electricity, says Thomas Brostrom, President of DONG Energy Wind Power’s North American Business. “We’re excited to be at the forefront of this industry in the state, and looking forward to creating an offshore wind project that will diversify the state’s energy mix.”

A third of the potential offshore wind resource for the U.S. is located on the East Coast, which has similar site conditions to successful existing DONG Energy projects in Europe. Utilizing this energy resource reduces reliance on natural gas, increases energy security and reduces CO2 emissions.

DONG Energy is the Global Leader in Offshore Wind Power

Based in Denmark, DONG Energy is one of Northern Europe’s leading energy groups. They are the global leader in offshore wind, with 22 projects around the world generating more than 3.9GW of renewable energy – the equivalent of powering nearly 2 million U.S. homes. DONG Energy is committed to bringing the benefits of offshore wind to the U.S., including cost competitive, clean, reliable energy along with economic growth and job creation.

With a 20+ year record of success, DONG Energy is the recognized leader in the successful development, construction and operation of commercial-scale offshore wind projects. They have built over 27% of the total offshore wind capacity in the world – more than any other company.

(continued on page 14)

Importance of Discovery in New Jersey Workers' Compensation Claims

As most employers know, workers' compensation insurance is required in the State of New Jersey. There are approximately 30,000 claims filed each year. Taking the proper steps to defend such claims could be crucial to the outcome. The investigation and search for discovery is one of those essential steps.

Discovery in workers' compensation claims involves the gathering of not only medical records from the alleged injury, but also includes wage information, work history, job description and activities, length of employment, materials contained in personnel files and prior injury treatment records, if relevant to the claim.

The employee has the burden to present evidence (proofs) that he or she was injured, the injury occurred at work and he or she is entitled to the statutory benefits. The employer has the burden to present all arguments that support the position that the employee was not actually injured, that the alleged injury did not happen at the workplace, or that the employee was not acting within the course and scope of his or her employment when the incident took place. The workers' compensation statute places the burden on the employer to present any and all evidence of a pre-existing injury or condition that could significantly affect the outcome of a claim in order to obtain a credit against any additional award to the employee. To defend these issues, it is imperative that all efforts be made to obtain any relevant information pertaining to the employee and the allegations of the claim.

What complicates this process is that many times the only information available regarding pre-existing issues or conditions comes from the employee directly. Faulty memories, inaccurate information or outright disclaiming of a prior condition puts the employer in a difficult position to assert defenses or request a credit for a pre-existing condition. Employers providing timely and accurate information to the workers' compensation insurance carrier when a claim has been

(continued on page 24)



Robert R. Hanneman Jr., an attorney at Weber Gallagher's Mount Laurel, NJ, office, defends municipalities, manufacturers, hospitals and numerous carriers in workers' compensation matters throughout New Jersey. In his 20 years of practicing law, he has devoted 15 years to defending workers' compensation matters. Rob is a certified and an experienced mediator and also has extensive courtroom experience. He has also prepared, submitted and argued briefs in front of New Jersey's Appellate Court. He may be reached at rhanneman@wglaw.com.



Visit South Jersey

By Devon S. Perry



Visit South Jersey (VSJ) is the official destination marketing organization for Burlington, Camden, Gloucester and Salem counties and markets the Outer Coastal Plain American Viticultural Area as a destination. The Outer Coastal Plain covers over 2.25 million acres in Southeastern New Jersey and was established by the federal government in 2006. For VSJ's four counties, here are several of our hospitality and tourism asset categories: dining, hotels and lodging, arts and entertainment, adventure and family fun, outdoors and campgrounds, historical centers, golf and country clubs, downtowns and shopping, wineries, breweries and distilleries. South Jersey is lush with beautiful and strong hospitality and tourism assets, and Visit South Jersey loves sharing the flavors and stories with travelers across the country and the world.

Since reorganizing in 2010 with a focus on culinary and wine tourism under Jake Buganski's leadership, Visit South Jersey has helped to increase regional tourism expenditures by about 35% or \$779 million (Source: Tourism Economics 2017). We rebranded as "Visit South Jersey" in 2014 to embrace industry trends and acknowledge a new vision for regional tourism expanding beyond our state-funded coverage. VSJ established partnerships with the Southern New Jersey Development Council, regional and county chambers of commerce (Burlington, Camden, Gloucester, and Southern New Jersey), Garden State Wine Growers Association, the Garden State Craft Brewers Guild, colleges and universities, and the Vintage Atlantic Wine Region.

(continued on page 22)



POWERING SUPPORT FOR GROWING YOUR BUSINESS.

If you're an Atlantic City Electric business customer thinking of expanding, or are considering relocation to southern New Jersey, we can help reduce the cost of growing your enterprise.

The EDGE: Energy Discounts for Growing Enterprises Program provides industrial and commercial firms in southern New Jersey a new resource they can use to grow and succeed. And we'll help you every step of the way.

- Receive a 20% discount off the electric delivery demand portion of your new facility's bill for five years
- Choose from a variety of expansion options: new construction, building purchase or lease, or facility expansion
- Play an important part in the growth and economic development of southern New Jersey

Find your EDGE, reduce your costs and gain a competitive advantage. To learn more about how you can earn these valuable discounts, visit atlanticcityelectric.com/EDGE.



An Exelon Company

Atlantic City Electric Launches New Program to Help Drive Economic Growth Across South Jersey



An Exelon Company

In an effort to help promote economic growth and job creation in South Jersey, Atlantic City Electric offers its Energy Discounts for Growing Enterprises (EDGE) Program, designed to help retain local businesses, attract new business to the area and encourage business expansion.

The EDGE Program offers new and existing businesses, small and large, a 20 percent discount off the electric delivery distribution portion of their rate based on certain qualifications. The discount would be effective for a five-year period as long as a business continues to meet eligibility requirements. A business must also be located in one of the eight counties served by Atlantic City Electric.

“We are a proud community partner who remains committed to our customers, employees and neighbors. We want to do our part to encourage economic development, create job opportunities for local residents and support business growth throughout our service territory,” said Vince Maione, Atlantic City Electric Region President. “In addition to the EDGE Program, our commitment to the communities we serve continues through the hiring of new workers, creating workforce development initiatives, providing energy assistance information to customers in need and encouraging customers to take advantage of energy savings programs.”

(continued on page 21)

Commitment
to the
Communities
We Serve



Atlantic City Electric offers its Energy Discounts for Growing Enterprises Program, designed to help retain local businesses, attract new business to the area and encourage business expansion.

New Jersey Beverage Tourism

Donna Albano, Associate Professor, Hospitality & Tourism Management, Stockton University
Christina Cavaliere, Assistant Professor, Hospitality & Tourism Management, Stockton University

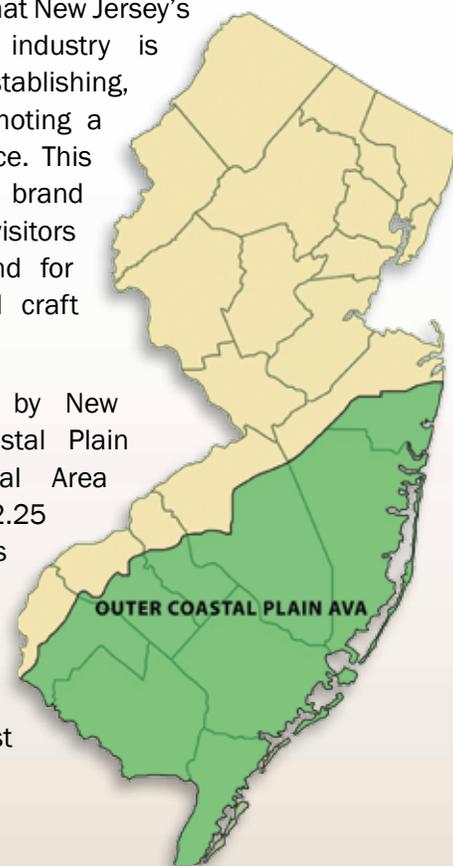
New Jersey's Tourism Industry plays a significant role in the state's economy and has considerable direct and indirect impact on state revenues. Tourists visit our shore towns, historic sites, state and national parks, mountains, lakes, and casinos. They directly contribute to our economy through lodging, recreation, retail, food and beverage, and transportation.

An emerging niche segment of the tourism industry is Beverage Tourism. Beverage Tourism is not formally defined in any literature at this early stage but can best be described as traveling to experience places and activities where wine, beer, cider, and craft spirits are produced. Beverage Tourism in the U.S. is a cutting-edge and a transdisciplinary area that is rapidly developing. According to the World Food Travel Association (2016) food and beverage are an increasingly significant motivator for travel.

New Jersey now has over 40 wineries, 68 craft breweries (with 43 in planning) and approximately 16 distilleries each with their own unique appeal and products that provide the opportunity for host and visitor experiences, tastings and education.

Efforts around growing the tourist experience of craft spirit creation is underpinned by notions of consumer experience tourism (CET), particularly as a strategic tool for facilitating visitors' (i.e. consumers') bonds with and loyalty to a brand. What New Jersey's Beverage Tourism industry is doing well is establishing, marketing and promoting a strong sense of place. This builds an area's brand equity that attracts visitors and creates demand for our local wine and craft beverage products.

This is evidenced by New Jersey's Outer Coastal Plain American Viticultural Area (AVA) which covers 2.25 million square acres in Southeastern New Jersey. This area has climatic and soil conditions which are amongst



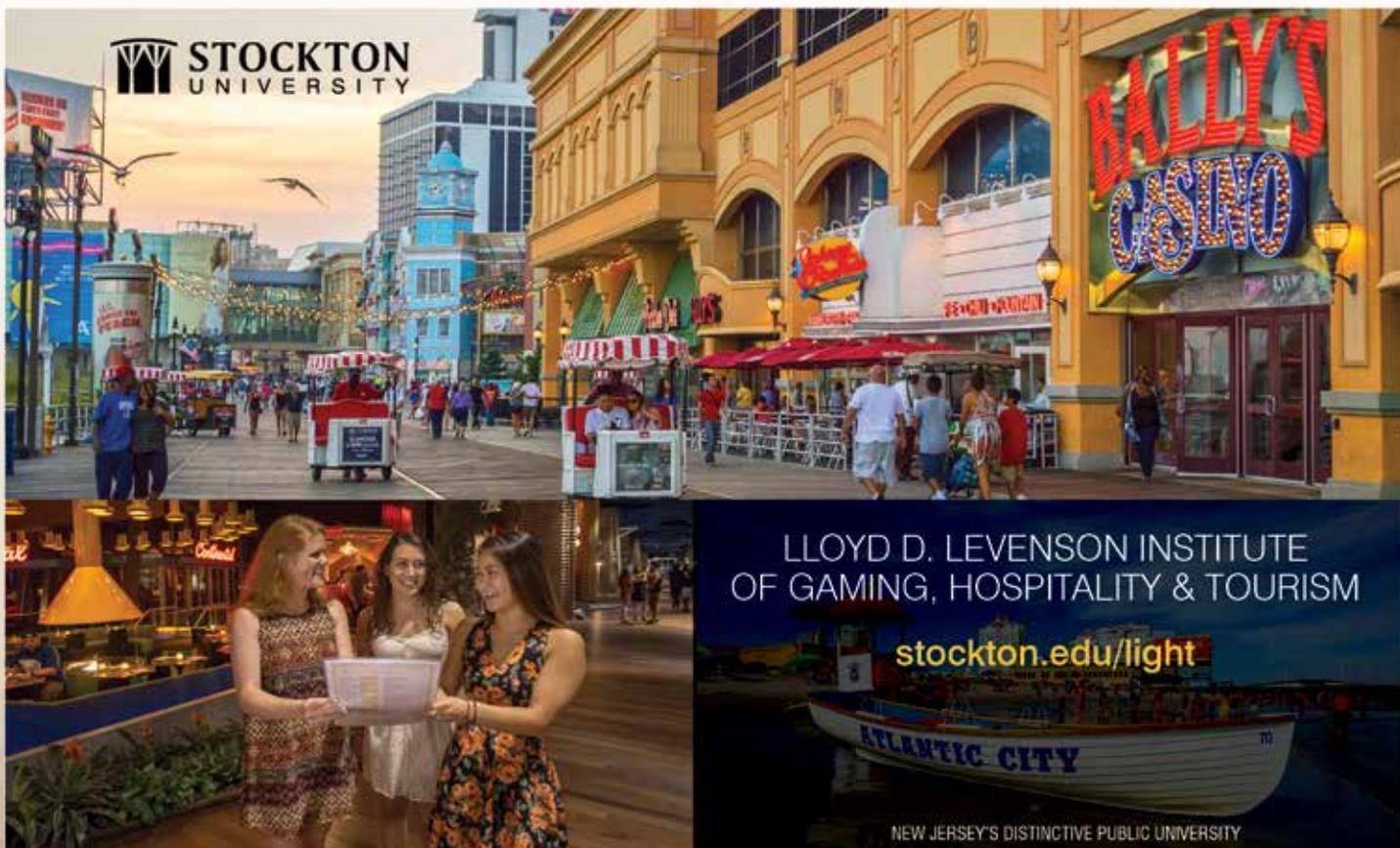


the best in the East Coast for producing high quality wine. The 20 wineries and commercial vineyards in the AVA exclusively produce a highly rated red wine blend called Coeur d'Est translating to "Heart of the East". Tourists flock to New Jersey's participating wineries for this authentic blend that highlights the most premium local grapes in the area. www.coeurdest.com

Tourist "trails" have been developed and marketed in conjunction with Destination Marketing Organizations (DMO) to promote multiple destinations for increased visitation experiences and higher exposure to the beverage tourism products. The tours combine history, food, drink and connect the local community to the visitors. <https://www.newjerseywines.com/wine-trails/>

The Garden State Wine Growers Association, a coalition of over 50 New Jersey wineries, vineyards, grape growers and industry related businesses, promotes regional trails (among many other initiatives) to experience multiple wineries (and breweries) in the state. Breweries and Distilleries in New Jersey are formally organized as well, with Guilds that provide a voice for their businesses and affiliated groups to support growth, success and appreciation for their products.

As the South Jersey tourism industry finds its voice, recognition, funding, and a strong value proposition message, the Beverage Tourism Industry continues to grow and thrive providing both an excellent visitor experience and product to sip and savor long after the visit is over.



Harnessing the Power of Offshore Wind for NJ

(continued from page 7)

In 2016, they installed their 1,000th offshore wind turbine— setting a global record for the number of turbines installed offshore by any company. And recently became the first to use 8MW turbines – the largest in the world. By 2020, they will double their offshore wind capacity to 7.5GW.

U.S. Jobs & Economic Growth

Clean energy is one of the fastest-growing sectors of the economy. According to a 2016 report from the Department of Energy, there are more than 500,000 people currently employed in renewable energy in the U.S., and the industry forecast predicts continued strong growth. The offshore wind industry will accelerate that job growth – bringing homegrown energy, skilled jobs and a supply chain that amplifies economic growth in the U.S.

Commercial-scale offshore wind projects bring strong job creation in construction and maintenance. A typical DONG Energy offshore wind project creates up to 1,000 jobs per year during a 2-3-year construction cycle, and another 100 maintenance jobs to support the 25-year life of a typical offshore wind farm.

Beyond construction and maintenance, these large infrastructure projects require a network of domestic suppliers and specialized marine transport. That means more jobs created in ports and manufacturing.

Offshore Wind Can Add to New Jersey's Energy Mix

Offshore wind is a clean, renewable and cost-effective source of electricity. On top of that, offshore wind is reliable. DONG Energy has wind farms that produce power over 95% of the time and have average load factors more than 50%, helping provide electricity at peak times when it's needed most. This compares to 26% for large-scale hydro, 23% for concentrated solar power and 11% for solar photovoltaics, according to a study conducted by Ernst & Young in 2014. The company expects to produce even more power with new technological advances and better turbines – further increasing the reliability of offshore wind.





Insurance Coverages for Business Owners What Coverage is Best?

By: Louis Niedelman,
Attorney, Cooper Levenson, P.A

Business owners and operators know that they must protect themselves from various risks and perils that are acts of nature or human behavior. The best protection is comprehensive insurance coverage that maximizes benefits and minimizes losses.

Your insurance agent or broker can offer information on the various types of coverage that meet your needs. They can also help you decide on the policy limits that best protect your assets. An attorney who specializes in the field of insurance also has the expertise to guide you in choices of the best coverage and policy limits to protect you and your business.

Your agent or attorney will explain that there are two types of comprehensive liability insurance policies: the first type is *first party claim coverage*. This coverage pertains to a physical loss that your business experiences and that results in a direct claim by your business against your own insurance company. An example would be where your business property sustains a flood loss resulting in physical damage upon your premises and a business interruption loss. Here, you would file a claim with your insurance carrier for reimbursement of the damages sustained.

Third party claim coverage pertains to a potential loss that your business suffers, for example, as the result of an accident that a customer sustains from a fall within your business premises. The customer (defined as a "third party") files a claim for personal injury against your business enterprise and you call upon your liability insurance company to defend you and your business against such claims.

In first party claim coverage, the perils and risks that are generally included, but not by limitation, are: floods, business interruption losses, wind losses, water damage from roof or plumbing casualties, fire losses, smoke losses, electrical outages, business-owned motor vehicle accidents, vandalism, employee theft, libel and slander, etc.

In third party claim coverage, perils and risks that are generally included, but not by limitation, are: accidents that befall customers upon your business premises resulting in personal injury, claims arising from unfair business practices, property damage claims arising from use of your premises, etc.

Other types of insurance coverage:

- Product liability insurance coverage for businesses that manufacture or distribute products or goods
- Errors and Omissions (E&O) insurance for professionals such as engineers, architects, accountants, insurance agents, attorneys, and directors and officers (D&O), and other disciplines. Insurance responds to malpractice claims from your clients or third parties. Usually, such policies contain an SIR (Self-Insured Retention) or deductible.
- Workers compensation insurance that insures you and your business against claims for damages presented by your employees when injured in the course and scope of their employment.
- Excess or umbrella insurance policies that sit on top of your primary insurance coverage. Such coverage is not expensive and I recommend that you discuss this type coverage with your broker or insurance attorney to maximize your insurance policy limits. Excess insurance carriers require that you maintain certain primary insurance coverage limits before excess insurance coverage is triggered. If you do not, you may lose the benefit of that excess insurance coverage.

(continued on page 19)

Tourism is the Front Door...

(continued from page 3)

tourist destinations. This has made it necessary, even for places that had naturally drawn visitors for decades, to invest increasing amounts in destination marketing and development. Regardless, study after study has proven that those investments are almost invariably worthwhile in attracting out-of-state spending and tax revenue.

To further understand how tourism affects economic development, Maura Gast, Executive Director of the Irving (TX) Convention and Visitor's Bureau and Founding Member of the Certified Destination Management Executive (CDME) program, facilitated by the tourism industry association, Destinations International, developed "The Destination Management Cycle".

A destination can enter this cycle at any point, but tourism is always part of the bigger picture. Whether trying to recruit businesses, a high-quality workforce

or visitors to supplement a tax base, the way an area presents itself is what ultimately makes it an attractive place to live, work or play. The tourism industry creates that identity.

In Southern New Jersey, now is the perfect time to embrace tourism as an economic driver, and as a centerpiece for revitalizing the economy in general. While the state suffered some challenging years with the recession (which affected the entire U.S. tourism industry first, and hardest), followed by Superstorm Sandy (which occurred just as other states were beginning their economic recoveries), we are in a moment where the cumulative effects of those challenges are behind us. With the acknowledgement that tourism is a team effort, and that the value of investing in the industry extends far beyond core tourism businesses, our state can experience all the economic benefits travel and tourism has to offer.



The Destination Management Cycle



The City of Pleasantville: Open for Business

Like many of South Jersey's communities, the advent of malls and interstate highways negatively affected Pleasantville in Atlantic County, NJ. Retailers left for greener pastures, crime rose and neighborhoods fell into disrepair as people left to find opportunity elsewhere.

The Urban Enterprise Zone (UEZ) program was created to reverse the depression happening in communities like Pleasantville. An important mainstay for the redevelopment of many communities throughout South Jersey since 1983, the program was discontinued in February 2017. The strength of the UEZ program in the City of Pleasantville, along with its location and natural assets, led to the years of growth. Moving forward, we need the UEZ's return to keep businesses and development in South Jersey.

With the UEZ designation, a city could reinvest UEZ First Generation funds and offer businesses loans through a specialized loan program, laying the groundwork for successful redevelopment in communities like Pleasantville. Since the initial UEZ designation in 1995 and the addition of the loan program in 1997, the community has been able to stimulate growth and encourage businesses to invest and create jobs.

The program collected \$15.9 million in First Generation funds and granted over \$13.9 million for 90 approved loans. In addition, businesses valued UEZ benefits like business-to-business tax exemptions, tax credits, unemployment insurance subsidies and fifty-percent off sales tax. The UEZ and loan programs were the main reason developers, businesses, and entrepreneurs were attracted to Main Street's Redevelopment Area. Using a three-phase Master Plan, the UEZ sought developers to implement its vision.

Phase One of the Master Plan was made possible primarily through UEZ funding which was essential for the completion of the City Center Redevelopment Area, a 30-acre parcel in downtown. It entailed acquiring property, Brownfields cleanup and relocating

(continued on page 18)

Total Number of UEZ Loans
90+

First Generation Funds
\$15.9 million

Total Loans Granted
\$13.9 million

To the west of Main Street, a Brownfields site was remediated to construct The Cambria Commerce Center, a 175,000 square foot flex warehouse facility.



The City of Pleasantville: Open for Business (continued from page 17)

businesses around Main Street. At the heart of the Redevelopment Area is the City Center, a mixed-use complex, featuring over 18,000 square feet of retail space and 270 workforce-oriented residential units.

Looking to relocate from Atlantic City, One Stop Career Center transformed a once-blighted bank building at the center of Main Street into a thriving social service office, centrally-located with easy access to public transportation for all of Atlantic County.

Also relocating from Atlantic City was ACLS Pleasantville LLC, a commercial linen supply company servicing Atlantic City casinos. It renovated an abandoned industrial property in the City Center Redevelopment Area, creating over 150 new jobs for Pleasantville residents.

Across from City Center, South Jersey Federal Credit Union absorbed an abandoned supermarket site, transforming the space into a full-service bank branch.

Thanks to support from the UEZ, Main Street now has wider sidewalks, new bike racks, nostalgic street signs, repaved roads with bike lanes and new businesses, restaurants, residential housing and public institutions.

(continued on page 23)



Insurance Coverages for Business Owners... *(continued from page 15)*

Other types of insurance coverage (cont'd)

- There are “all risk policies” with specific exclusions and “specific risk policies” that insure for finite risks, such as pollution or cyber-attacks.

Another vitally important component of insurance coverage is the issue of “what should my insurance policy limits be?” This question can only be answered based upon your business financial status, the location of your business property, your history of losses and claims, the square footage of your business property footprint, the number of your business locations, the number of your employees and customers, your other means of protecting your business such as your LLC or Corporate status, etc. Advice from your insurance agent or broker or insurance attorney can assist you with this information.

Louis Niedelman, a partner in the Cooper Levenson law firm, is Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, a distinction achieved by less than 2% of all lawyers licensed in the State. Louis has more than 40 years of court room experience. He concentrates his practice in Insurance Coverage Litigation, Professional Malpractice Litigation, and Construction Defect Litigation. Louis can be reached at lniedelman@cooperlevenson.com or 609-572-7474.



The Missing Piece.

Upgrade to energy efficiency with Direct Install and New Jersey's Clean Energy Program™ will pay

70%

of the cost.

Direct Install is brought to you by the New Jersey Board of Public Utilities.

HUTCHINSON™

Expertly better.

FOR BUSINESS

HIGH EFFICIENCY LIGHTING / HVAC
WATER / SOLAR

888-777-4501 ■ hutchbiz.com

William A. Hutchinson Jr, LMP, Plumbing Lic. #5041, Edward P. Hutchinson, Master HVAC Contractor Lic. #22700, Hutchinson HIC Reg. #137401747500.



We Design, Fabricate & Install for the Residential / Light Commercial / Commercial / Pharmaceutical and Industrial markets throughout the Tri-State Area:

Metal Roofing & Siding
Signs
HVAC
Kitchen Equipment, Freezers, Hoods, etc.
Lockers & Toilet Partitions
Industrial Tanks, Supports, Vats, Piping, etc.
Testing & Balancing
Specialty & Custom Metals

And Much More!

The Sheet Metal Workers Union Local 19:

- Supports green building practices and is leading the way to improve indoor air quality
- Offers fair wages and long term careers for residents from the tri-state area and we have a direct entry for our returning Veterans through our Helmets to Hardhats Program
- Focuses on education and training and is committed to maintaining the highest safety standards
- Has been setting the standards for craftsmanship and installation in the Sheet Metal Industry for over 125 years.

WWW.SMWLU19.ORG

President/Business Manager Gary Masino
Assistant Business Manager Bryan Bush
215-952-1999 EXT. #2



PROUD TO BE AMERICAN MADE



Atlantic City Electric Launches New Program...

(continued from page 11)

To qualify for either the small or large commercial business programs, an applicant must construct a new building, purchase or lease an existing building that's been vacant or expand an existing space. For a small business, the new space should be at least 2,500 square feet and the company must hire at least one additional full time employee. For a large business, the new space should be at least 8,000 square feet and the company must hire at least two additional full time employees. Other qualifications apply.



**For more information about
the EDGE Program,
call 1-844-574-5070
or email questions to
edge@atlanticcityelectric.com.
To apply for the program, visit
www.atlanticcityelectric.com/edge.**

The Energy Discounts for Growing Enterprises Program offers new and existing businesses, small and large, a 20 percent discount off the electric delivery distribution portion of their rate based on certain qualifications. The discount would be effective for a five-year period as long as a business continues to meet eligibility requirements.



THE JERSEYCAPE
STAY • EAT • PLAY

JERSEYCAPE
Over 100 Essential Vacation Guides!

Get Your FREE GUIDE!

**Come Find What's New...
 in Cape May County**

**AVALON • CAPE MAY • OCEAN CITY
 SEA ISLE CITY • STONE HARBOR • THE WILDWOODS**

JERSEYCAPEVACATIONGUIDE.com
609.465.7181

Visit South Jersey *(continued from page 9)*

Awareness of South Jersey’s rich cultural, heritage, culinary, agritourism and ecotourism assets is on the rise. Visit South Jersey embraces and elevates beverage tourism, one of the greatest economic drivers in South Jersey, which includes vineyards, breweries, and distillery tasting rooms. What VJSJ offers is unique in our region, and new generations of residents and visitors discover this every day. Beverage tourism is a major force, and compliments culinary offerings that incorporate our agricultural heritage with farm to table dining experiences. Within our bustling historic Main Street districts, the experience is unmatched.

Visit South Jersey:

- Produces and distributes the Official South Jersey Visitor Guide
- Runs VisitSouthJersey.com
- Promotes South Jersey Tourism assets via social media, online and print advertising
- Participates in high-profile regional events and attends state, national and international tradeshows
- Advocates for tourism and related industry interests

We encourage our local businesses to consider partnerships with the official tourism nonprofit representing our area and sanctioned by the New Jersey Division of Travel and Tourism, which is our organization -- Visit South Jersey. Members have access to tools, resources, materials, and promotional opportunities - via VisitSouthJersey.com, as well as presence in the VJSJ app for smart phones. Any local business or municipality is welcome to notify Visit South Jersey of their upcoming events or news via VisitSouthJersey.com for possible inclusion in our weekly newsletters and exposure via social media.

Stay tuned for a prehistoric boom when the Rowan University Edelman Fossil Park officially opens - and becomes part of the emerging dino trail in South Jersey! This asset is one to watch as we are on the brink of major news in this area and actively gearing up to accommodate what will surely be an influx of tourists to visit the park - and the South Jersey region. Keep your ear to the ground for more news!



The City of Pleasantville: Open for Business

(continued from page 18)

Before the cancellation of the UEZ program, phases Two and Three were to rely on UEZ funds to expand redevelopment efforts north and south of the downtown district right up to the water's edge, featuring a pristine city-owned marina overlooking the Atlantic City skyline.

The Lakes Bay Waterfront Redevelopment Area proposed a 40,000-square foot retail and commercial space. Before the program was discontinued, Pleasantville planned to use UEZ funds to improve sewer infrastructure, dredge the marina and raise the 16-acre parcel to meet FEMA flood map specifications.

Some businesses relocated to Pleasantville to take advantage of the UEZ benefits. Billows Electric Supply built their \$5 million, 23,000 square foot warehouse/retail facility to take advantage of the 50 percent off sales tax and for easy access to the Atlantic City Expressway. Billows created 21 new jobs in the city.

As those green pastures of malls shrivel, retailers are once again looking for opportunities on Main Street. The UEZ's return would encourage new opportunities for businesses and development in Pleasantville and communities throughout New Jersey.



Wednesday, September 27, 2017

8:30 - 10:00 a.m.

Public Policy Breakfast

Featuring

Camden City Mayor
Dana Redd

Rutgers University-Camden
Campus Center
Multi-Purpose Room
326 Penn Street
Camden NJ 08102



Tickets: SNJDC Members: \$35 • Non-Members: \$60

More information & reserve tickets @ snjdc.org

Importance of Discovery in NJ Workers' Compensation... *(continued from page 8)*

filed, assist in the defense of a claim. The insurance carrier will provide authorized treatment records in an accepted claim, and will usually provide additional discovery in the form of an ISO search report which identifies prior claims filed by the employee for any prior injury or accident, information regarding any prior workers' compensation claims and surveillance either by video, or through social media obtained regarding the employee. All will be analyzed and reviewed by your defense counsel. By providing the personnel file, wage information and job description, the employer can assist with the search for information. Any information which can be reasonably obtained could assist in reducing potential exposure or could affect the eventual resolution of a claim.

One hurdle that has to be overcome is obtaining prior treatment records regarding an employee. Without specific prior injury information, generic requests for medical authorizations for any prior medical treatment records of the employee are customarily denied by counsel for the employee. The Courts have commented that these types of "fishing expeditions"

are not acceptable when the requests are too generic, lack definitive time frames or fail to provide specificity regarding records sought. This is where lack of accurate information or misleading information from the employee prevents the requests from being more informative, accurate or limited in scope and time frame. There have been recent cases where the Courts have denied requests for signed medical releases claiming they were just "fishing expeditions." Close review of the discovery provided by the carrier and the employer will assist in overcoming this hurdle.

The previous information was not intended to be all inclusive of every avenue of search and investigation, but to give an overview of the problems associated with defending workers' compensation claims. Discovery is only one part of the overall defense strategy for handling and resolving a claim. Zealous investigation will also put an employee on notice that misleading, inaccurate or vague allegations will be defended expeditiously and thoroughly. The employer plays a significant role with the defense of all workers' compensation claims.



THE FIRST NATIONAL
BANK OF ELMER
Since 1903

*Where we know
our customers
by name!*

As your locally owned,
independent, community
bank we are always here
when you need us.

Our 5-Star Bauer Financial
rating is a reflection of the
bank's outstanding financial
condition and strong
capital ratio.

The First National Bank
of Elmer has a long
history dating back to
1903 with a reputation
for being a stable bank
providing exceptional
customer service...

let us be your bank!



Robert R. Bender
Chief Lending Officer

Brian W. Jones
President/CEO

*Meet with a "Decision Maker"
that understands your business*

- ◆ Personalized Service
- ◆ Competitive Rates
- ◆ Quick Turnaround
- ◆ Flexible Financing Solutions



www.ElmerBank.com
(856)358-8141



FDIC



Sip It Here



Explore It Here



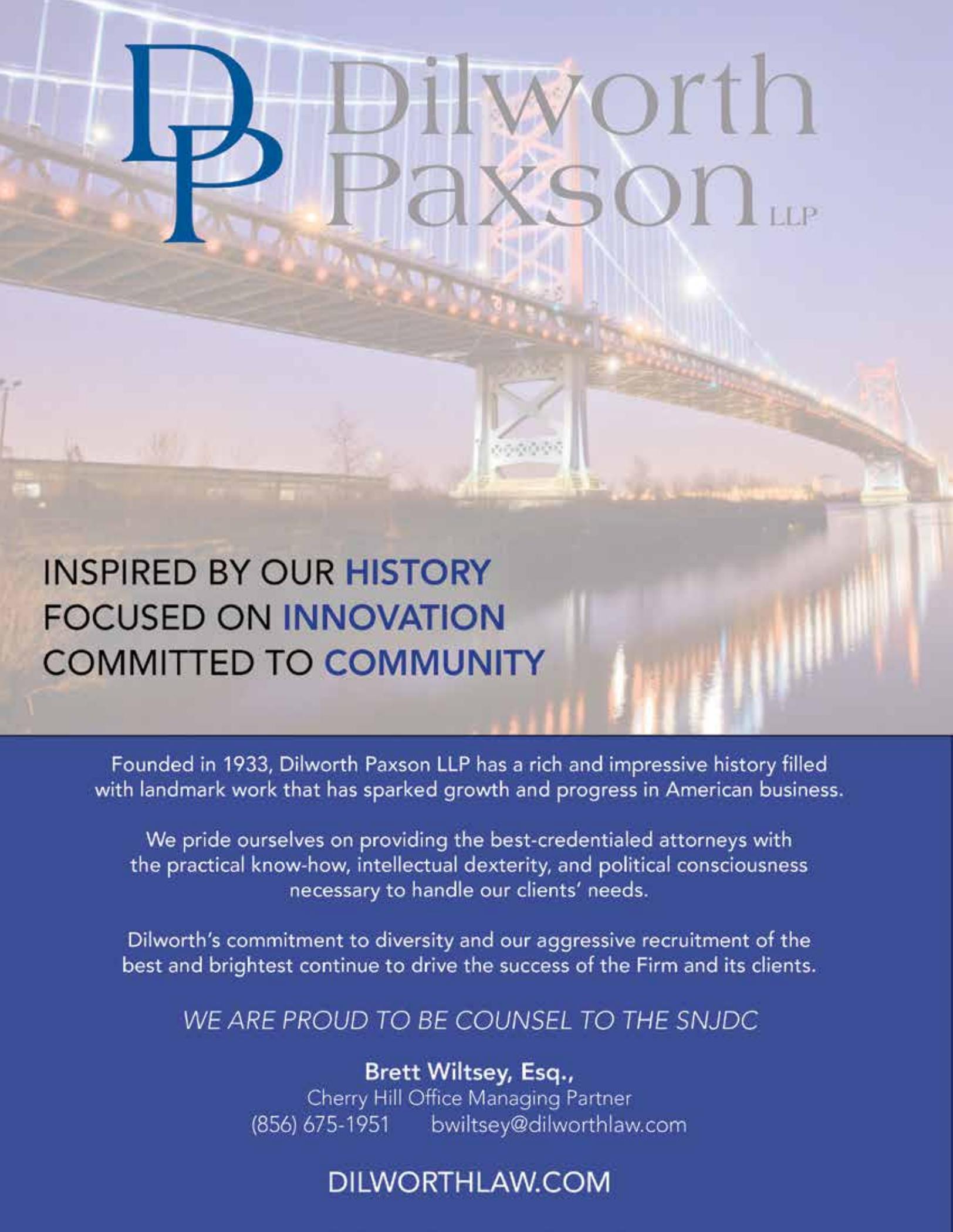
Taste It Here

Find Yourself Here

VisitSouthJersey.com/Here

With our renowned wineries, gourmet cuisine, open spaces and downtowns, the question is—where to start?



The background of the entire page is a photograph of a suspension bridge at night, with its lights reflecting on the water below. The bridge has a white structure with orange and blue lighting. In the top left corner, there is a large, stylized logo consisting of the letters 'D' and 'P' intertwined in a blue color. To the right of this logo, the firm's name 'Dilworth Paxson' is written in a large, grey, serif font, with 'LLP' in a smaller font to the right.

Dilworth Paxson LLP

INSPIRED BY OUR **HISTORY**
FOCUSED ON **INNOVATION**
COMMITTED TO **COMMUNITY**

Founded in 1933, Dilworth Paxson LLP has a rich and impressive history filled with landmark work that has sparked growth and progress in American business.

We pride ourselves on providing the best-credentialed attorneys with the practical know-how, intellectual dexterity, and political consciousness necessary to handle our clients' needs.

Dilworth's commitment to diversity and our aggressive recruitment of the best and brightest continue to drive the success of the Firm and its clients.

WE ARE PROUD TO BE COUNSEL TO THE SNJDC

Brett Wiltsey, Esq.,

Cherry Hill Office Managing Partner
(856) 675-1951 bwiltsey@dilworthlaw.com

DILWORTHLAW.COM