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G A T E W A Y R E G I O N

Inside BUSINESS

This is a publication of The Gateway Regional Chamber of Commerce.
Please visit our website at www.gatewaychamber.com

Volume Seventeen, Number Three
March 2014

Luxury living finds a home downtown

By Rod Hirsch

Mayor Richard Gerbounka of Linden thinks his town is poised to become the next Hoboken or Jersey City, with a vibrant downtown district brimming with hip restaurants, chic retail stores, boutiques and specialty shops.

The clientele of the revitalized downtown will include hundreds of newly transplanted residents drawn by luxury apartments and condominiums just a short train ride from Manhattan.

Linden, like many New Jersey cities close to New York City, is attractive to builders and developers of high-end luxury residential developments. NJ Transit offers incentives to these towns to rezone downtown property to make it more attractive for mixed-use development, with an emphasis on residential.

Prospective tenants are lining up, looking to beat the high prices of Manhattan without sacrificing the lifestyle and amenities of urban living.

"A transit village encourages young professionals to use the trains and to live around train stations," Gerbounka said. "What I'm excited about is that these buildings are geared to young professionals – lofts, one-bedrooms, a half-block from the train.

"It will attract young urbanites with no kids," the mayor continued. "When they come back home from work they won't be cooking dinner. They'll want to go out to a quality restaurant (and) they'll be looking for quality stores to shop in. What I'm anticipating is a spark that will create an explosion in development around the new buildings because of demand by the young professionals."

With steep prices and limited availability in Manhattan and rising prices in alternative popular neighborhoods in Brooklyn and Long Island City, young professionals, empty-nesters and business travelers are shifting their attention to New Jersey. Here rents for one-bedroom apartments start at

\$2,000 in high-end properties that afford the same luxuries and amenities as New York residences costing double and triple that much.

Developers and builders of high-density, high-end apartments report occupancy rates at 95 percent. Builders of condos and townhouses can't keep up with the demand, selling out in a matter of months.

"We build and design for a wide variety of end-users," said Lea Anne Welsh, chief operating officer for Korman Communities, property manager and builder of AVE Union and other luxury multi-family properties in New Jersey. "We specialize in people who want a lifestyle more than just an apartment, the savvy renter who wants more out of everyday living as well as the business traveler who is in town for months at a time and wants the comforts of home.

"We pride ourselves on what we do at our communities with respect to providing amenities, a rich lifestyle that offers our residents choices. They can come home and hang out in their living room or choose to be a part of activities in our common areas – a local boutique showcase, a chef demonstrating how to prepare gourmet meals."

Luxury living is thriving, from Weehawken and Secaucus to re-emerging urban centers along NJ Transit rail lines in Union and Morris counties.

What do tenants get for their money?

Plenty. A wide range of amenities are offered at these luxury residences – concierge service, 24-hour fitness centers, valet dry cleaning, pools, elevators, hardwood flooring, granite countertops in gourmet kitchens, fire pits and, perhaps most important, location and flexibility.

Young professionals and, more recently, empty-nesters are drawn by the amenities synonymous with multi-family residences, according to Marshall Tycher, co-president of Roseland, a Mack-Cali company that specializes in luxury rentals, including The Highlands at Morristown Station, a 217-apartment complex across the street from the Morristown Railroad Station.

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Luxury apartment and condominium living is growing in popularity and is gaining the interest of a growing number of real estate developers.

G A T E W A Y R E G I O N A L

Inside BUSINESS

Online grocery shopping growing

By Michael Daigle

On a recent Monday before a snow storm, among those crowding the aisles of a local ShopRite were a dozen employees pushing large red carts marked "ShopRite From Home."

Those employees represented customers who avoided the rush for bread, milk and Twinkies by using a growing service and ordering their storm survival groceries via computer or smartphone.

Yes, there's an app for that.

ShopRite and Peapod, a service available through Stop & Shop, offer this shop-

from-home service from multiple outlets across New Jersey. Looming in the wings is Amazon Fresh, the online grocery service offered by Internet retailer Amazon in Seattle, Los Angeles and San Francisco. Amazon spokeswoman Nell Rona said the company does not discuss future endeavors and would not comment on whether Amazon plans to offer the grocery service from its service center being built in Robbinsville, New Jersey.

ShopRite began offering its online

(Continued on page 3)

The Canterbury Sales[®]

Incapable of business development? (Or enjoying very little?) Here's why

By Andy Gole

Many firms prioritize hiring the right salespeople before changing their sales culture, thereby making business development nearly impossible.

A standard hiring target is the rainmaker, someone with strong entrepreneurial skills who is so good they want to be on straight commission. There are very few rainmakers in circulation. Most entrepreneurial salespeople are running small businesses or are executives in larger organizations.

As a fallback, many companies try to hire experienced salespeople with a "book of business," or at least a network. They usually have access to prospects within their network but rarely develop business. New business must often be bought – which can be unprofitable. Sometimes these salespeople move from job to job, working the honeymoon period until insufficient results leads to termination.

A more reasonable hiring target is the hybrid entrepreneur – even if they don't have a book of business. This salesperson has enough entrepreneurial qualities they function like an entrepreneur when given the right resources and environment, including:

- Selling tools
- A powerful selling system
- The right sales culture and values

With this approach the ideal hire is a hybrid entrepreneur with a book of business. They can be expected to develop business outside their network. There are standard diagnostic tests to help you assess if your candidate is a hybrid entrepreneur.

It is common for owners to want to "staff up" before making cultural change. They want the right people before addressing issues like selling tools and the selling system. They don't want to train people they want to fire. Yet these owners typically don't fire the less effective salespeople.

They also frequently experience a revolving door – burning out even hybrid entrepreneurs – or accepting mediocrity. They don't create an environment for success. The hybrid entrepreneur needs sales tools, a selling program and a business development culture.

When companies change culture they must:

- Coach teams (especially executives) on working together
- Encourage healthy conflict and eliminate unhealthy behaviors

- Bring out the best in performance and creativity

To support cultural change companies present an inspiring vision to attract "A" candidates and motivate existing teams. This often entails eliminating toxic employees, even those who are high performing in certain respects. This can be an important subset of the cultural change needed for effective business development.

Installing a business development culture usually requires a radical values shift for the salesperson, who must transform from a social seller – I want people to like me – to a business seller – I earn the right to business by helping customers meet their urgent needs, by challenging their thinking.

For many people this requires radical behavioral change, which is needed for a hybrid entrepreneur to effectively use the selling tools and the selling system. Important elements of traditional cultural change are introduced to get "team play," or compliance.

However, the change substrate is radically different for business development. Establishing the culture of the heroic salesperson is one effective way to activate hybrid entrepreneurs. We need to displace the negative images of the salesperson as slimy loser with the salesperson as a hero.

This is a difficult change process and typically takes a minimum of four-to-six months, with tailored seminars and one-to-one coaching.

If we focus on hiring the right candidates first and changing culture later:

- New hires bring and perpetuate bad habits and practices;
- New hires, even hybrid entrepreneurs, fail – they can't achieve success in a reasonable period;
- We don't attract enough good candidates in recruiting. Hybrid entrepreneurs know they need selling tools, a strong selling system and a supporting selling culture.

By contrast, if we make the cultural change, the existing team will perform better, we will hire better candidates and the new hires will become effective producers sooner.

Sometimes companies believe they need to hire good salespeople to generate profitable sales to finance the change process. But using the change process with existing sales teams is an important way to finance the change.

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Andy Gole has taught selling skills for 18 years. He started three businesses and has made approximately 4,000 sales calls, selling both B2B and B2C. He invented a selling process, Urgency Based Selling[®], with which he can typically help companies double their closing or conversion ratio. Learn more about Andy's method at www.bombadillic.com or by calling him at 201.415.3447.

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Online grocery shopping growing

(Continued from page 1)

grocery service in 2002 and offers in-store pick-up or home delivery. Peapod was founded in Illinois in 1989 and works primarily through home delivery.

"The concept...is very popular in Europe so Ahold, Peapod's parent company, knew that the option would be well received by U.S. customers who have very busy schedules," said Peg Merzbacher, Peapod's director of marketing.

This is not the first time that a shop-from-home grocery service has been tried, *Wired Magazine* recently reported. In 2000 Webvan tried to kick-start the online service but failed, in part, because the technological infrastructure of the time did not easily support Webvan's needs, according to the report.

Today, with wireless connections, better broadband networks and the evolution of the cell phone to a small handheld computer, a tech-savvy public is ready to try online grocery shopping again, the magazine concluded.

ShopRite uses its network of individually owned groceries as a base for the service, while Peapod is available through Stop & Shop stores. Peapod also has rolled out virtual grocery stores at train stations in New Jersey, New York and three other markets, featuring billboards where commuters can use smartphones or tablets to scan the bar codes of products they want to buy.

Online grocery shopping starts with a website. ShopRite customers begin at www.ShopRite.com. Peapod customers start at www.peapod.com. Once on the site, shoppers have similar choices. They can choose for home delivery or in-store pick-up. Each store honors coupons and loyalty cards.

Merzbacher said the service is an addition to in-store shopping, not a competitor.

"Peapod's sister company in New Jersey is Stop & Shop, so we work very closely with those local grocery stores," she said. "Most of our online customers also shop in the stores and we want to make it easy for them to go back and forth depending on their personal needs. There's no one-size-fits all so we want to make grocery shopping as easy

as possible. We think that developing new options to meet the changing ways customers prefer to shop is a strategic investment we're happy to make."

Peapod delivers to more than 2,500 zip codes in the United States and in more than 350 zip codes in New Jersey, according to Merzbacher. There also are 12 pick-up locations: Jackson, Clifton, Franklin Lakes, Freehold, Howell, Middletown, Morris Plains, Piscataway, Somerset, Toms River, Watchung and Wyckoff.

ShopRite creates a regional network from its stores across the state. For example, the Clark ShopRite acts as a shop-from-home center for many zip codes in Essex, Union and Middlesex counties. ShopRite also offers the service from a Fresh Grocer outlet in New Brunswick.

Online shopping service at both comes with some fees.

Who are online shoppers?

"Those juggling multiple responsibilities," Merzbacher said. "Peapod delivery is extremely attractive to urban dwellers who are carless and our sales growth in urban areas is particularly strong."

The service also is popular with persons with medical issues, senior citizens and tech-savvy Millennials, she said.

"(It) is used by customers with all different kinds of needs," said Santina Stankevich, a spokeswoman for ShopRite. "From busy families who place an order and pick it up on the way home from work, to those who shop from afar for senior parents, to new moms who don't want to venture out in the cold with a new baby."

"We have many customers (who) do a large shop for parties and even add their catering orders – platters, sandwiches, etcetera – to the delivery," she added.

ShopRite From Home is also available for small businesses that place weekly or other regularly scheduled deliveries of grocery items for their office kitchens or cafeterias, Stankevich said.

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Attorneys at Law

JAMES K. ESTABROOK
Attorney at Law
jestabrook@lindabury.com

53 CARDINAL DRIVE
P.O. BOX 2369
WESTFIELD, NJ 07091
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Luxury living finds a home downtown *(Continued from page 1)*

"The last few years there's been a tremendous push for people to live in urban core areas next to transit nodes that can get them into New York City," Tycher said. "Morristown has excellent train access to midtown and it has a very good urban corridor that we've helped develop. We're now on our fourth property in Morristown, a town with tremendous entertainment, nightlife and restaurants, all important to our demographic."

According to Ron Simoncini, a spokesman for Hartz Mountain Properties of Secaucus, "These resort-style complexes cater to an audience that has a high housing budget (and) values services and location at an aggressive premium. Nuances and small details in these buildings make a very big difference to our clientele."

Hartz acquired its Chancery Square property in Morristown from the original owner and has completely renovated the property, according to Simoncini.

"The attraction here is the excellent train service," he said. "Transit is an important value, something we definitely focus on in other properties, as well."

"We've also met the expectations of the high-end renters at Chancery Square with new lobby space, a new gym and new meeting rooms."

The Meridia Capodagli Property Company broke ground this month in Linden on a tract along South Wood Avenue, where it will build Meridia Lifestyles, a \$43 million, five-story multi-family project that will include 176 luxury apartments. The company also has multi-family high-end projects planned or under construction in Garfield, Rahway and West New York.

Meridia Lifestyles will be the second high-density complex within a few blocks of Linden's newly refurbished train station.

Parkline Condos on East Elizabeth Avenue is a 48-unit condo complex, with units selling between \$179,900 and \$258,900. The builder, Twins at Linden, expects to break ground in March on an identical 48-unit, four-story building across the street.

Both developments will benefit from a \$1 million facelift in downtown Linden, including a

refurbished train station and upscale street lighting and landscaping funded through the New Jersey Transit Village program, which encourages the development of downtown areas to increase housing opportunities within walking distance of shops, jobs, offices, restaurants, entertainment and cultural centers.

Linden is one of 26 communities in New Jersey to be designated a New Jersey Transit Village.

Parkline sold out its inventory in four months and the Transit Village designation had lot to do with that, according to Lynn Schalhoub, who handles marketing for Twins at Linden.

"In some of these older cities there isn't a lot of land for new construction and there is a need for newer construction and newer amenities," she said. "People like new."

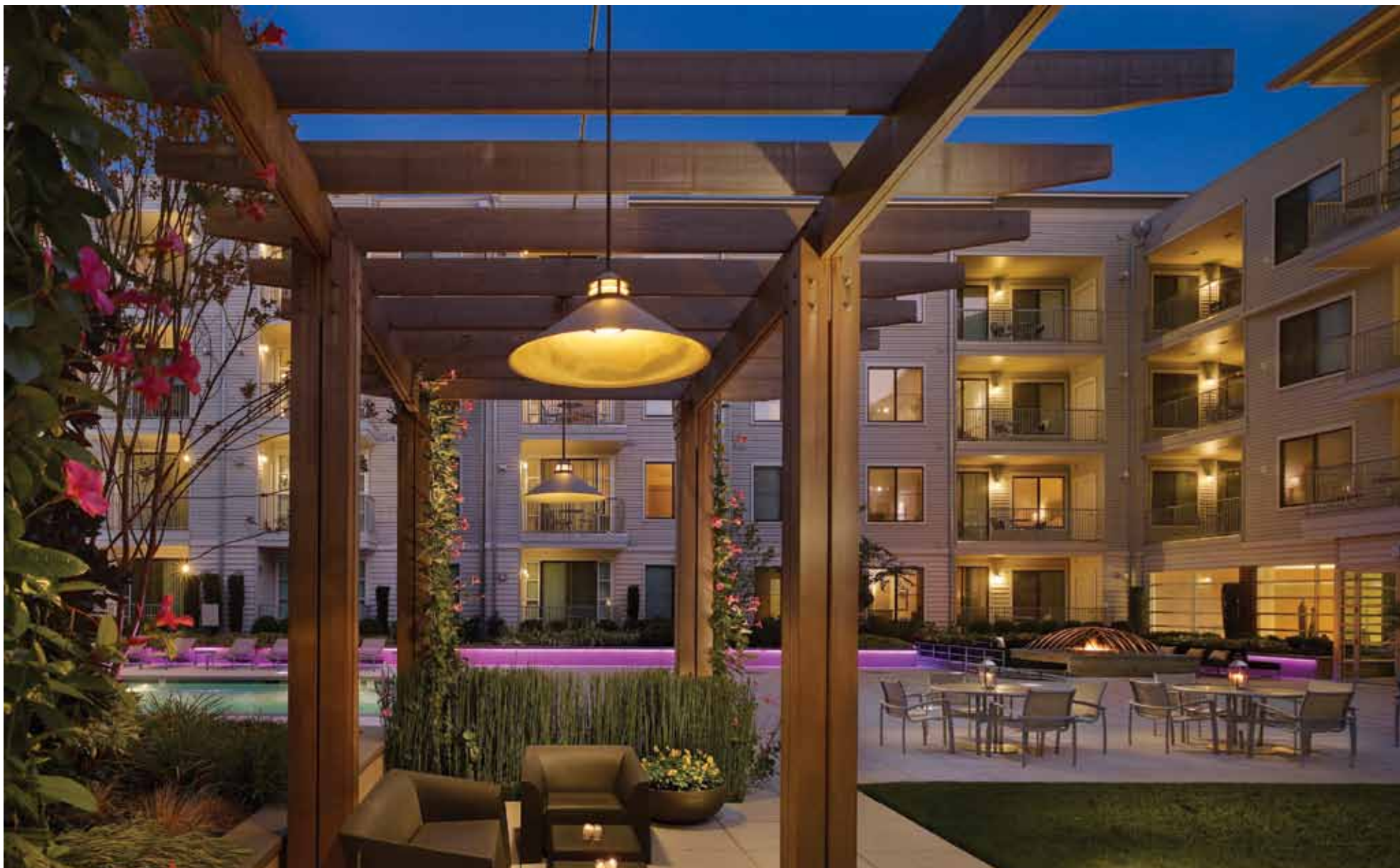
"Here they have luxury at a good price and that's key," she continued. "Our building is full of young, single people, couples and older people. They can walk to the trains... They can get a brand new, beautiful condo for a really good price and be able to walk into town and live the life they've always lived but in a newer facility."

Gerbounka attended the ground breaking ceremonies for Parkline and met one of the first residents to buy into the building.

"He was from Brooklyn and I asked him why he was moving to Linden," the mayor said. "He said owning a condo in New Jersey was cheaper than renting an apartment in Brooklyn. Then he tells me he works in Manhattan and that he could get to work quicker on the train from New Jersey than from Brooklyn."

The trend will continue and even expand, according to Tycher of Roseland, the Mack-Cali company.

"The market is as good as it has been in the past 20 years as far as rental activity," he said. "There's a lot of supply coming on line, lots of starts in the last 12 months, in large part because there are more apartment developers. Commercial developers are getting into apartment development more to meet the demand."



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Inside Views

Is there a problem here?

President Obama's recent State of the Union address focused in large part on the growing economic inequality in America and the serious consequences that will result from this. Many commentators have called it the defining question of our time.

It is clear that some incomes are growing much faster than others. Society pays people on the basis of what it thinks they are worth in competition with others. One baseball pitcher may earn \$10 million a year while another earns \$10,000. This disparity is certainly not equal, but is this a concern?

Among the intellectual class it certainly is. Among the population as a whole, not so much. Survey after survey shows that most people believe they can make it to the top. Most people believe they are solidly in the middle class.

So why this difference? Why aren't the poor rebelling? Why don't we have worker revolt and a new age of the proletariat?

The answer is really quite simple. Income distribution and the resulting wealth accumulation don't really matter that much to one's quality of life.

Think about Bill Gates, founder of Microsoft and one of the richest men in the world. Bill Gates is maybe 50,000 or 100,000 times wealthier than I am. That's a lot, a whole lot. And how does this manifest itself? Is his house 50,000 times bigger than mine? Does he eat 50,000 times as much as I do? Is his access to health care 50,000 times better than mine?

No. The main value of Bill Gates' tremendous wealth as compared to mine is that he has much more money to spend on causes that are important to him, such as finding a cure for AIDS and developing an education program that can better help our students. Sure, his house is bigger and he may have his own private chef and airplane. But these are really pretty trivial advantages.

Income inequality is met with a yawn because for most Americans the most basic human needs are met. Though many may cringe at this, because it goes so against belief, there is not widespread hunger in this country. I have lived and traveled in places where there is hunger and that is not here. We do not have starvation in this country. We have an epidemic of obesity and this problem is primarily at the lower income levels.

A couple days ago a very close family friend – we consider him a surrogate son-in-law – was admitted to Overlook Medical Center. He was having some respiratory problems and ended up staying several days. His first day in the hospital he shared a room with a homeless person. At one of the top-rated hospitals in the region our friend, who has great insurance, shared a room with someone who was indigent.

Health care, especially emergency health care, is widely available in this country. In America people are not dying in the street. In many parts of the world they are.

There are homeless in this country. The estimate is that more than 600,000 Americans have no home. Many suffer from mental illness. This represents about 0.02 percent of the population, an extremely low number. Nearly everyone in America has a place to live.

Even in the poorest homes, most people have running water, electricity, heat, a refrigerator and a television. When my mother was growing up in the 1930s these things were rarities. Now they are commonplace.

The Occupy Wall Street movement attempted to play on the economic disparities in our country. It failed because pretty much everyone has a decent life.

How long this can go on will be the topic on my next column.



Jim Coyle

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Where the Chamber Stands...

Scandals aside, time to work

What a mess. New Jersey has become ensnared in an eddy of political misconduct and opportunism that threatens to bring state government to a halt.

The Christie administration is in siege mentality in light of a nearly daily barrage of attacks, accusations and negative media reports. Democrats in the state Legislature are in a feeding frenzy as they attempt to weaken if not outright destroy the governor while garnering positive press for themselves. As a result, it is quite possible that the business of governing will take a back seat to survival and counter-attacks on one side and relentless pursuit on the other.

And the real losers will be New Jersey residents and businesses who need their office holders to govern.

Clearly the shine has come off the Chris Christie star, at least for now. That is in large part his own fault, or at least the fault of those he placed in power all around him.

The lane closures in Fort Lee were ordered and implemented by Christie operatives. Even if the governor knew nothing about it the abusive actions of those so close to him reveal an atmosphere of arrogance and bullying that has been the personality of his administration.

Accusations that Sandy relief dollars have been turned into a political slush fund for the governor have combined with revelations of mismanagement of programs created to help homeowners hurt by the storm. When 79 percent of homeowners initially denied Sandy relief assistance under two state recovery programs win on appeal, clearly management of those programs needs to be questioned.

Add to that the governor's appointment of a former staff member to head the state Ethics Commission and continual refusal to comply with legitimate media requests for information under Sunshine laws and we see an administration operating from a bunker.

All of which leads to the important question of how can a governor under siege and fighting to save his political ambitions work with a Legislature that smells blood and is investigating him and his office? If they can't, it is the state's residents and businesses who will suffer the most.

Scandals aside, the governor had significant achievements in his first term. Working with Democrats he secured a property tax cap and reforms in salary arbitration, pension and school tenure. He made New Jersey more business-friendly, successfully keeping businesses here and attracting others from out of state.

But much work still needs to be done. The 2 percent cap on public salary arbitration is due to expire in April and must be extended. Additional pension reform is needed because the state cannot afford to continue allowing state workers to retire with obscene packages.

In addition, scheduled payments to the state's underfunded pension are coming due – starting with \$1.7 billion this year and \$2.4 billion next year and rising to \$5 billion in 2018. The governor won support for his first round of pension reform from Democrats by promising those payments, which is how they sold the deal to their constituents. Yet in his State of the State address last month the governor hinted about the need to open a new "conversation" about these payments and further pension reform. If he reneges on his promise, with whom will he have that conversation?

Last fall the governor hoped to ride an overwhelming reelection to a second term of achievements supported by a Legislature forced to work with him in the face of his popularity. Yet his win had no coattails, with Republicans making no gains in the Legislature.

Then came Bridgegate, Hoboken and accusations of misuse and mismanagement of Sandy relief aid. Christie's approval ratings have plummeted, from a high of about 74 percent to below 50 percent in one recent poll – even lower among Democrats.

Politically, now would be the perfect time for Democrats in the Legislature to stop working with him. Yet in doing so they would be undermining their own state and its residents and businesses. New Jersey began to regain its fiscal footing during Christie's first term. Now is not the time to allow slippage, despite the temptation politically.

Gov. Christie owes it to those who elected him to continue working with the Legislature, which means doing so with less belligerence and bullying. The Legislature owes it to New Jersey residents and businesses to continue working with the governor on fiscal prudence, job creation and needed reforms – even as its investigations go forward.

Scandal makes for good reading. Bipartisan governance makes for good leadership.

INSIDE BUSINESS

A publication of the Gateway Regional Chamber of Commerce

Publisher: James R. Coyle • Editor: Chris Reardon

Director of Advertising: Joanne Vero • Director of Graphics: John Tirpak

135 Jefferson Ave., P.O. Box 300, Elizabeth, N.J. 07207-0300

Telephone (908) 352-0900 • Fax (908) 352-0865 • www.gatewaychamber.com

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Capital Page...

Assemblyman Vincent Prieto (D-32), Speaker

Equal opportunity for New Jersey



Throughout my 10 years as a legislator and now as I begin my tenure as Speaker of the Assembly, my outlook has always been guided by the principles I learned growing up in Union City. My family was new to this country and we had to work extremely hard to lift ourselves out of poverty and into the middle class and a shot at the American Dream.

While our effort and determination played a large role, we could not have done it alone. We took advantage of strong public education and a vibrant and supportive local community that helped us attain our goals. My legislative agenda is predicated on making sure that working families have the same opportunities or even greater ones than I had growing up.

Greater opportunities for the middle class will not only help our citizens – they also will help our business community. A more robust middle class with better jobs, higher quality of life and more purchasing power will help kick-start our state's economy and move us toward full recovery. I believe it is imperative for our state to look at the following issues that are holding back not only our workers but our employers, as well.

A solid public education is the best way to promote social and economic mobility in New Jersey. We need to invest in education and support our teachers while also looking at ways to improve how our schools operate.

We should not invest billions of dollars in K-12 then forget about our kids once they graduate. Instead, we must act to not only make college more affordable and also provide vocational training programs to help our children learn the job skills that will help them find work in our fast-changing economy. An educated and well trained workforce will help us attract new businesses looking for employees and bring them here to do business in the garden state.

New Jersey's most discussed issue, and one of the barriers to entry for many businesses here, is

our property taxes. When I became an assemblyman we had some of the highest property taxes in the nation, and we still do. While some recent bipartisan reforms have helped stem the tide, more must be done to control and eventually even lower property taxes.

We owe it to our citizens to do whatever we can on this issue, which is why I want to bring in experts to investigate what other states are doing to control property taxes and seek input from economists, local and county government, homeowners and other stakeholders. We must begin an honest conversation on this issue and I intend to make it happen.

I also believe that we must act to ensure basic fairness for our workers, because it is both in their best interest and in the best interest of their employers. No one should be forced to choose between getting healthy and getting paid. When sick employees are forced to work they are not as productive as they could be and morale suffers, hurting companies' bottom lines.

The solution is to work with the business community to develop a framework for earned sick days legislation here in New Jersey. A healthy, happy employee is worth more to a business than someone who is not. At the same time, earned sick days legislation would be a boon to the quality of life of thousands of lower income residents and help them live with the dignity they deserve.

Many politicians try to divide the business community and the people. Sure, there may be differences. But at the end of the day, workers and management should all have the same goal — to make a life for themselves, support their families and live the American Dream. As Speaker I will work to bridge this divide and create a better climate for businesses and a better outlook for workers in our state.

Insight

Demographically-driven housing and economic markets

By James Hughes and Joseph Seneca

A changing demography is reshaping the economic and housing geography of New Jersey.

The state and nation are currently experiencing the greatest age-structure transformation in history. It is defined by two demographic cohorts: maturing baby boomers now pursuing empty nester lifestyles, trying to adapt to cutting-edge technologies and facing retirement; and young-adult echo boomers, or millennials, defining a resurgent entry-level labor force, a renewed rental housing market and new locational preferences and lifestyle values.

To understand the profound impacts of this age structure transformation, each of these demographic cohorts must be described.

The baby boom is the vastly oversized population cohort born between 1946 and 1964, often described as the "pig in the demographic python." This is the largest generation ever produced in the nation's history.

New Jersey, being the vast suburban catchment area for New York City and Philadelphia, turned out to be baby-boom central. This was the most suburban-centric generation in history and it fundamentally defined every dimension of the state at each stage of its life cycle. Tract house suburban New Jersey – evident in many Union County communities – was invented to meet the requirements of raising and sheltering the baby boom.

The baby boom then dominated New Jersey, its schools, its economy and its housing and retail markets as it progressed through its life cycle. It not only was born, educated and reared in suburbia, it formed households there, produced the echo-boom generation there, spent its income there, worked in office corridors there, traded up in the housing market there and reached the peak of its housing consumption there.

This year the baby boom will be between 50 and 68 years of age. In just two years exactly one-half of the baby boomers will be in their 60s. Many are, or will soon be, empty nesters, shedding their large suburban single-family units, resizing in the housing market and confronting retirement. Increasingly they will represent the workforce of the past.

The second cohort of the great age-structure transformation is the baby-boom echo, born between 1977 and 1995. Other labels are echo boomers, Gen Y or millennials. Echo boomers

represent the second great population bulge of the 20th century, falling just short of the size of the original baby boom.

They are now primarily renters and are a tech-savvy, 24-hour lifestyle generation, wanting to live in higher-density activity environments. They will soon be the largest component of the workforce but they don't aspire to live and work in traditional auto-dependent suburbs. Basically, they did not experience the urban decay or the "bad days" of poor public transit services of the 1970s and 1980s. Thus, their basic life perspectives are quite different from those of their baby boom parents.

The most talented and highly skilled are now known as the "technorati" and they have even stronger work and life-style preferences. Since they are less auto-centric than their parents, transit-challenged employment locations and distant, dull and isolated residential locations are at an increasing disadvantage.

This is evidenced by changes in building permits issued in New Jersey and Union County. In the 1990s approximately 85 percent of the state's total permits were for single-family units. The share of single-family units then declined steadily in the 2000s, falling to 50 percent by 2006 and to 40 percent by 2012.

Multifamily rental housing now dominates the state's housing production. In Union County, single-family units accounted for approximately 60 percent of total building permits in the 1990s. By 2012 their share was trending toward 25 percent.

A half-century of intense suburban development is coming to an end. Growth is decelerating in the outer suburbs and is concentrating more in developed areas. Housing markets are aligning to the new demand preferences of echo boomers and to the changing needs of the original boomers.

The new demographically-driven hot markets are multifamily rentals located near rail stations and viable downtowns. This provides great real estate development opportunities for many Union County municipalities.

James Hughes is dean of the Edward J. Bloustein School of Planning and Public Policy at Rutgers University. Joseph Seneca is university professor of economics at the Bloustein School.

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What's Coming Up!

Date	Event.....	Times	Location
Mar 6	Workforce Education Committee Meeting Free	8:45 AM	Gateway Chamber of Commerce, 135 Jefferson Ave, Elizabeth
Mar 12	Kenilworth Chamber of Commerce Meeting Hosted by Isabel Munoz, Access Self Storage of Kenilworth - Free	8:30 AM	Access Self Storage of Kenilworth, 750 Boulevard, Kenilworth
Mar 13	Gateway Today! Pre-Paid Registration - \$10; At the Door - \$20	7:30 AM	Holiday Inn, 36 Valley Road, Clark
Mar 14	Local & County Affairs Committee Meeting Hosted by Mayor Jamel C. Holley - Free	8:30 AM	Borough Hall, 210 Chestnut Street, Roselle
Mar 18	Irish Business Association Meeting Members \$20; Future Members \$30; First time guests: Free	6:00 PM	Molly Maguire's Irish Pub, 1085 Central Avenue, Clark
Mar 19	Employer Legislative Committee Meeting \$20	8:00 AM	Holiday Inn, 36 Valley Road, Clark
Mar 21	Workforce Education Committee "Business & Educator Breakfast" Theme: The Trades - Free for Educators (Must be a school employee); \$25 for others	8:00 AM	Holiday Inn, 36 Valley Road (GSP 135), Clark
Mar 25	Linden Chamber of Commerce Meeting Hosted by Janet Miller, Cox Printers - Free	8:30 AM	Cox Printers, 1634 East Elizabeth Avenue, Linden
Mar 26	Clark Chamber of Commerce Meeting Hosted by Margaret Chaplin, Lions Eye Bank - Free	8:30 AM	Lions Eye Bank of New Jersey, 77 Brant Ave, # 100, Clark
Mar 27	Warren Township Chamber of Commerce Meeting Hosted by CMIT Solutions - Free	8:30 AM	Warren Township Courtroom, 46 Mountain Boulevard, Warren
Mar 28	Somerset Hills Business Network Meeting Members: \$10; 1st Time Guests: FREE; Returning Non-Members: \$25.00	8:00 AM	Olde Mill Inn, 225 Route 202, Basking Ridge

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The Inside Look...

The Provident Bank, New Jersey's first and oldest community bank, will mark 175 years in business February 27. To celebrate the anniversary the bank will offer refreshments to visitors at all branches that day and will host a gala event that evening at the Liberty House in Jersey City, where the bank remains headquartered since its inception. In addition, to commemorate the anniversary Provident recently introduced a new logo with a beehive theme that embraces the bank's heritage while reflecting a modern look more representative of the 21st century.

Provident Bank main office in 1929



Trinitas Regional Medical Center recently dedicated an ambulatory surgery center at its main campus in Elizabeth. The \$5.2 million, 9,500-square-foot facility is the newest in the tri-state region. With three operating rooms dedicated to same-day outpatient surgeries, the facility will be integrated into the existing operating room services at Trinitas.



The advantage of a hospital-based ambulatory surgery center is the immediate access to the full services of the rest of the facility. The center will begin taking patients in early March.

Elizabeth Mayor Christian Bollwage cuts the ribbon at the dedication, accompanied by (left to right) Gary Horan, president and chief executive officer of Trinitas; Victor Richel, vice chairman of Trinitas Health and Regional

Medical Center; Sister Rosemary Moynihan, chairperson of Trinitas Health and Regional Medical Center; and Sen. Raymond Lesniak (D-20).

R. Seelaus & Company has announced that for a second consecutive year Rich Callaghan, certified financial planner, has been selected as a 2014 FIVE STAR Professional Wealth Manager and is featured in the January 2014 edition of *New Jersey Monthly* magazine under the investments category. The 2014 Five Star Wealth Managers are a select group. Out of more than 51,000 registered representatives in New Jersey less than 2 percent of wealth managers were named to the list.



UCEDC, a statewide, nonprofit economic development corporation, recently was recognized as New Jersey's leading microlender at the U.S. Small Business Administration's Annual Lenders Awards Ceremony. UCEDC topped New Jersey's other lenders in fiscal 2013 by lending \$2 million to 71 small businesses.

The Microloan program provides loans up to \$50,000 to help small businesses and certain not-for-profit child care centers start up and expand when they can't qualify for conventional lending. UCEDC reached the top ranking by creating a special microloan initiative for businesses impacted by Hurricane Sandy, the Storm Recovery Loan Program.

Union County College has announced that Helen Castellanos Brewer has been named as vice president of student development. She will manage the staff responsible for designing, maintaining and improving the quality of professional support services for the college's 12,000 students.

Castellanos Brewer began her tenure in higher education 15 years ago and has worked in student affairs at both two-year and four-year colleges. Over the past decade she has served at the Montgomery College in Rockville, Maryland, most recently as associate dean of students. She earned a master of arts degree in counseling with an emphasis in student development in higher education from Trinity University (TX) and a bachelor of arts degree in psychology from the University of Maryland, College Park.

Union County College also held its first winter commencement, with graduate Erika Vaughn serving as the student speaker.



Castellanos Brewer

Erika Vaughn poses with Victor Richel, Union County College board of trustees chair, and trustee Frank Bolden.



Berkeley College and the County College of Morris (CCM) recently signed an agreement to ease the transfer process for CCM students who seek bachelor's degrees in a variety of disciplines. The agreement allows eligible CCM graduates with an associate of science degree in business administration or criminal justice to enter Berkeley College as juniors with their general-education core requirements fulfilled. These students can transfer all their CCM credits, giving them half the credits required for the Berkeley College bachelor's degree programs included in the agreement.

The college also announced that Judith Kornberg has been appointed Berkeley College associate provost, academic affairs. Kornberg joined Berkeley in September 2010 as dean of the School of Professional Studies. She holds a doctorate in political science from the University of Connecticut; a master of administration in history from Northwestern University (IL); and a bachelor of arts in history from SUNY in Binghamton, NY.

In addition, Berkeley recently dedicated its sixth Veterans Resource Center for its military and veteran students. The college recently was named Best for Vets for Online and Nontraditional Colleges by *Military Times* and Best for Vets, Four-year Colleges by *Military Times*, and for five years in a row has been recognized as a top military-friendly school by *G.I. Jobs* and *Military Advanced Education*.

Inside Edge will be expanding Inside Look in coming issues, moving this feature to our center spread. If you have news about your business – new hires or promotions, industry certification or recognition, noteworthy publications or television appearances, etc. – please forward that information to Kate Conroy at kateconroy@gatewaychamber.com or our editor, Chris Reardon, at chris@reardoncommunications.com.

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