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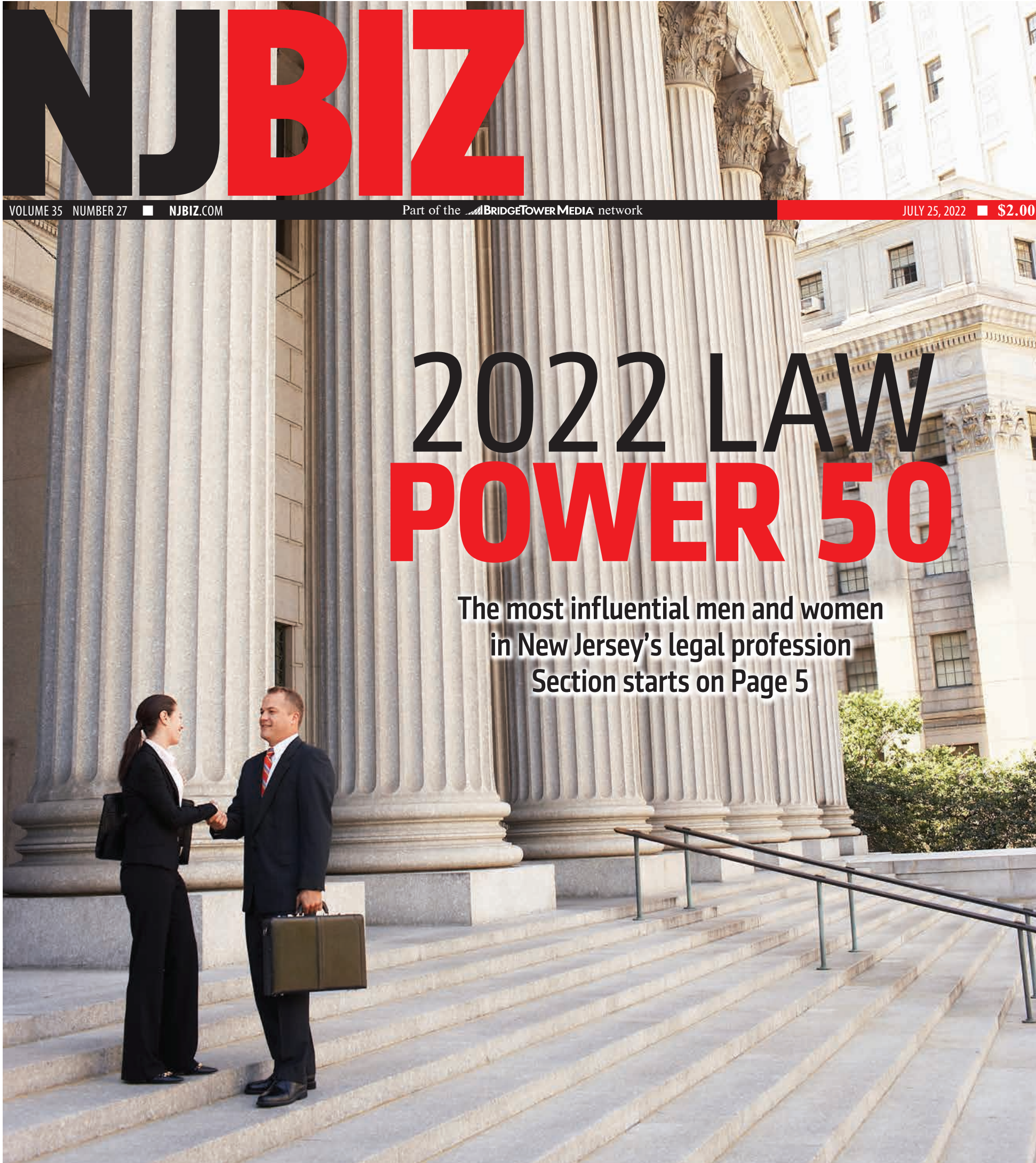
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2022 LAW POWER 50

The most influential men and women
in New Jersey's legal profession
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Also inside

Craft brewers are seething over new state rules and fees that limit the kinds of events they can hold.

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OVER A BARREL

New state rules cause ire in the world of brewing

BY GABRIELLE SAULSBERY
[@GSAULSBERY](https://twitter.com/GSAULSBERY)

New Jersey brewery owners are displeased with newly implemented rules imposed by the Division of Alcoholic Beverage Control July 1 that limited the number of events they can host, and other restrictions. The regulations are part of a special ruling the ABC issued in 2019, which followed a similar, harsher set of rules from 2018 that caused swift pushback from industry leaders and legislators alike.

Under the special ruling, New Jersey's microbreweries are allowed to hold 25 on-site activities annually including sporting events and trivia, 52 private parties and 12 off-premises events. Before the ruling, breweries could hold an unlimited number of events. The ruling also requires breweries to give walking or virtual tours of their facilities before allowing patrons to drink any beer, and breweries can no longer coordinate with food trucks or vendors or serve coffee.

The rules have not been enforced since they were announced in 2019, in part due to pressing pandemic-related issues. But Carlstadt-based Bolero Snout Brewing owner Scott Wells said that the Brewers Guild, a trade group that lobbies for brewing sector interests, has been communicating with the ABC routinely on the special ruling since April 2021, providing feedback on how to improve it.

Breweries had to accept the special ruling to renew their brewing licenses in July, and Wells said he was surprised at the changes—and lack thereof—to the rules that were promulgated in 2019. Notably, the rules around off-premises events changed from a \$200 permit for 12 one-day events to a \$100-per-day permit for 12 up-to-three-day events.

"We never asked for that," Wells said. "I shouldn't have to use an event to play the Yankee game on a Tuesday night if we close in the second inning. And when I have to tell the two guys in my tasting room that they can't watch the Olympics curling championship, that doesn't [make sense]."

Chatham-based Twin Elephant Brewing owner Cindy Derama believes that the rules hurt the community as much as they hurt the breweries.

"It hinders us as breweries to be able to do small things to engage our communities. Breweries do a lot of charity work, we do drives all the time, and each time we do something special like that to count it as an event and to be limited is ridiculous,"



Twin Elephant's owner, Cindy Derama, says the rules hinder breweries' ability to engage their communities, she said.

Twin Elephant has a DJ every other week, and per the special ruling, each time he plays needs to be registered as an event. With the event limit, Derama would be out of events if the schedule stayed as is. "Because of that, we have him less and less because we do want to book other musicians and keep some events openings for things like doing a cheese pairing tasting with our local cheese shop. So it sucks, because we have to pick and choose our events, and the poor DJ guy gets booked less."

According to ABC Director James Graziano, who did not issue the original rules in 2018 but did issue the 2019 special ruling, it was designed "to help craft breweries promote their products and build their business while continuing to balance the concerns of other licensees and ensuring compliance with state law."

The other licensees Graziano refers to are restaurant and bar owners, who pay hundreds of thousands and sometimes over \$1 million for the ability to serve booze alongside food.

Brewery licenses are comparatively cheap and cost just a few thousand dollars, a much lower buy-in.

"The [liquor] licensees have invested a tremendous amount of money and risk. It's a very scary place to be. We understand that the restaurateurs are concerned that the breweries are turning into a restaurant-type concept," said Dana Lancellotti, executive director of the New Jersey Restaurant & Hospitality Association, on restaurant owners' concerns. "But we also understand that for the breweries, it's really an awful lot of restrictions. Everyone should be able to grow their business."

NJRHA recently hosted a town hall addressing New Jersey's liquor license ecosystem, which was created nearly a

century ago after Prohibition. Under the law, liquor licenses are limited based on population and rarely put on the public market. Liquor licenses therefore are sold private party to private party, often for high sums of money.

"We can't reform the liquor licensing system in a day. It has to be done overtime, or else there are way too many people that will have too much financial loss at stake. Secondly, there needs to be more conversation. It's important that the public understand this isn't simple," Lancellotti said.

Twin Elephant's Derama agreed that the state's liquor license system needs to be reformed but said that the breweries don't see themselves as competition for the bars and restaurants.

"We actually want to work with them—we want to sell our beer to them. But the squeaky wheel gets the oil," Derama said. While breweries like hers have support from their local restaurants, "[t]he ones that complain the loudest aren't necessarily interested in craft beer, they're selling macro, and they see us as competition even though it's not necessarily the case," she said.

Local politicians and state legislators have publicly come out against the limitations imposed by the special ruling. Westfield Mayor Shelley Brindle tweeted on July 11, "These ABC directives will squash our local breweries." In a letter to Gov. Phil Murphy on July 13, state Sen. Troy Singleton, D-7th District, wrote that it was "prudent to immediately suspend these rules in the short term and allow for deeper engagement on the topic." Singleton opined that the rules would "add additional barriers" to success for the brewers who are an "integral part of our small business community." Assemblyman Raj Mukherji, D-3rd District, and several Jersey City councilmembers called on Murphy and acting Attorney General Matt Platkin July 15 to rescind the special ruling and craft new legislation to support the breweries.

Wells said he believes the response from industry members and the public, including a petition with thousands of signatures, will have an impact on the implementation of the rules.

"I don't think nothing's going to come out of this. At this point, there's so much noise, I don't think Murphy can ignore the problem. And if he ignores it, I don't think he will when the first breweries go out of state or go out of business," Wells said.

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SKY BLUES

Unprecedented challenges and pre-pandemic demand collide at Newark Airport

BY MATTHEW FAZELPOOR
@MATTYFAZNI

If you have traveled through Newark Liberty International Airport this spring and summer, you have almost certainly felt the pain of what the industry has been dealing with as air travel reaches pre-pandemic levels. Transportation Security Administration figures show more than 2 million travelers hitting airports on average each day.

“There’s supply chain issues. And there’s the cost of fuel. They’re trying to get workers. They’re trying to get the pilots’ seniority sorted out with so many retirements and people gone for long periods of time on leave. And so much of that together with this incredible demand hitting it all at the same time,” Kathleen Bangs, spokesperson for FlightAware, told NJBIZ.

And Bangs explained that airlines were forced to go into self-protection mode during the pandemic, which led to a reshuffling of the pilot order and seniority with many taking extended leave or early retirement. That reorganization has naturally led to some residual issues as pent-up travel demand explodes throughout the country.

Combine that with many of the other challenges that most businesses are facing, and you have something of a perfect storm.

In June, the drama grew as Newark Airport finished the month with the highest percentage of cancellations and third-highest percentage of delays of any airport in the country. “There’s days right now that we’ve reached the same limits of 2019 or even more,” said Bangs. “So, we’re actually moving the same amount of people through TSA with less airplanes.”

Also in June, United Airlines announced that effective July 1, it would remove 50 departures from its Newark schedule to ease congestion at the airport. “After the last few weeks of irregular operations in Newark, caused by many factors including airport construction, we reached out to the FAA [Federal Aviation Administration] and received a waiver allowing us to temporarily adjust our schedule for the remainder of the summer,” Jon Roitman, executive vice president and chief operations officer, wrote in an email to employees. “Even though we have the planes, pilots, crew and staff to support our Newark schedule, this waiver will allow us to remove about 50 daily departures which should help minimize excessive delays and improve on-time performance – not only for our customers, but for every-

one flying through Newark.”

United said the decision has helped to improve performance. “Travel demand in Newark has never been stronger and we will continue to partner with the FAA and Port Authority so we can reinstate these 50 daily departures and revert to a full schedule from Newark as soon as possible,” a United spokesperson told NJBIZ.

“The Port Authority continues to work

closely with the airlines and the FAA to improve overall efficiency and the customer experience at Newark Liberty International Airport, particularly with the recent rise in summer travel volumes post-pandemic, the disruptive impact of severe seasonal weather on the flight schedules, and operational challenges facing all stakeholders due in part to staffing shortages that are not unique to our industry,” James Gill,

general manager of New Jersey airports at The Port Authority of New York and New Jersey, told NJBIZ in a statement.

“As part of the that effort, the agency has made significant runway construction and repair investments in recent years and has initiated new programs to help reduce delays, including the installation of high-speed taxiways that move planes more

See **SKY BLUES** on page 4

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SKY BLUES

CONTINUED FROM PAGE 3

quickly on and off runways,” Gill continued.

The FAA did not respond to a request for comment.

The air travel system was fragile before the addition of the new variables along with the daily challenge of weather, which has the ultimate say. Bangs said it's a frustrating time for travelers with cancellations nationally ticking up to just under 3%, which may not look like a huge number but is nonetheless significant.

“It's from like 1.6% to 2.9%, but that translates into thousands of flights. But I think what's really irritating passengers also are the delays,” said Bangs. “On any given day, 1 out of 5, sometimes 1 out of 4 flights are delayed an average of about 50 minutes, which is enough time to miss that connecting flight. And then there is no other connection you can get on.”

And certainly, Newark tends to be on the wrong side of those trends, which FlightAware charts in its MiseryMap.

“Well Newark is certainly high, and the FAA is aware of that,” said Bangs.

She said the ongoing issues led the FAA to bring in more air traffic controllers to help move flights along.

The issues came to a head on the In-



dependence Day holiday weekend as airports were slammed. Bangs said many of the major airlines also pared a percentage of their schedules to try and avoid drama over the highly publicized travel weekend. “Nobody wanted to have an operational meltdown over the Fourth of July because it would be so visible,” said Bangs. “I think everybody realized there was a big risk going into the Fourth if they didn't pare back those schedules.”

Over that weekend, Newark had the highest percentage of cancellations and the 10th-highest percentage of delays. As travelers griped on social media, airlines faced many of the headlines they were hoping to avoid over the busy holiday weekend.

Notably, airlines and federal officials at the FAA and U.S. Department of Transportation have been blaming each other as tensions boil over. Airlines have called on federal officials to enforce rules that limit the number of flights to those that an airport can handle as well as boosting staff in air traffic control towers. Federal officials have been quick to fire back.

The FAA responded to criticism from United about needing more air traffic control staff, saying there were no FAA-staffing related delays over the holiday weekend, and called out the airlines for canceling more than 1,000 flights, noting that a quarter were United flights.

Bangs said the finger-pointing is unprecedented.

“So, you have this circle of blame and deflection which we've never really seen before,” she said. “Everybody's out both barrels.”

“I think the airlines realize they're being incredibly scrutinized right now,” she added.

While many of these challenges remain, Bangs said there is reason for some optimism. “I think we've probably, hopefully seen the worst of it, knock on wood,” said Bangs. “We never know what's going to happen because we've had our last big holiday for the summer. Once we hit Labor Day and put that behind us, demand naturally drops because the kids are back in school.”

She pointed out that prices in the fall are already dropping in anticipation of that demand going down.

But Bangs acknowledged that the industry is on a “ragged edge,” and that any significant weather disruption could really strain the system.

“Newark Liberty customers are strongly encouraged to check with their carriers on flight status and to visit the agency's Travel Tips page prior to visiting the airport,” Gill said.

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LAW POWER 50

BY JEFFREY KANIGE
@JKANIGE

As most readers recognize, the legal landscape is shifting quickly and dramatically around the country. Rights and obligations that were once taken for granted are now called into question almost daily. And that process will likely only gain momentum after the congressional midterm elections this fall.

Here in New Jersey, the legal order has been relatively stable. So far. But even if that doesn't change, it's only a matter of time before the jurisprudential waves generated in Washington and state capitals wash over the Garden State's economy and court system. When that happens, the professionals listed in these pages will, in large measure, determine how the state's business, political and cultural climates are altered.

In the meantime, New Jersey policymakers have been creating ripples of their own. For one thing, the Murphy administration has, for good or ill, tipped the scales of the employment relationship toward workers. Business owners and corporate executives are dealing with fallout from those actions and have turned to their attorneys for help in sorting out the

new rules.

For another, the voters themselves caused one of the most important developments in recent memory when they approved – by a wide margin – adult recreational use of cannabis. The result was an entirely new industry and the regulatory apparatus to govern the business. Advocates working for legalization over the years have now become crucial players in the establishment of green commerce according to the principles enacted by the Legislature, and in guiding would-be cannabis entrepreneurs through a rapidly evolving bureaucracy.

Meanwhile, businesses are still dealing with continuing predations of COVID-19, preparing for a massive inflow of federal infrastructure funding and contending with new levels of economic uncertainty. All that, combined with the normal, everyday red tape and expense of doing business here makes for a lot of legal work ahead.

Reading these profiles should provide some reassurance that New Jersey's legal community is up to the task. Let us know what you think.

As always, the top 10 honorees are presented in numerical order; the remaining 40 are listed alphabetically.

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1 CHRIS PORRINO

The hits just keep coming for Porrino, a partner and chair of the Litigation department at Roseland's Lowenstein Sandler. After rising to political prominence in the administration of Republican Gov. Chris Christie, he is building the practice using his government connections to land top-flight legal talent. In 2020, Gov. Phil Murphy's chief counsel, Matt Platkin, joined the firm. Platkin has since returned to government as acting attorney general. But Porrino struck again, bringing in recently retired Supreme Court Justice Barry Albin.

Lowenstein sure looks like the place to be for powerful attorneys looking for a high-profile perch. And Porrino continues to be the center of gravity at the firm – and in the statewide legal firmament. “There's very little he is not involved with,” said one person close to Porrino. “He's conflicted out of every issue in the state. He's either on one side or the other.”

In fact, his ability to work across political affiliations has made him “the man to see” around here for a wide range of issues and sticky situations. Porrino served as attorney general, chief counsel and director of the division of law for Christie. But at Lowenstein, “he was engaged almost immediately to assist the Democratic Murphy Administration in its most difficult challenges and continues in that role today,” one insider notes.



2 ANTHONY COSCIA

In June, Coscia received the Industry Service Award from NAIOP New Jersey, and it's not hard to see why. He's a partner at Windels Marx – the firm he's been with for nearly 40 years and where he's a member of the Executive Committee. In that work, he focuses on corporate, commercial and real estate matters, concentrating on the financial side of things. He's also chairman of Amtrak and vice chair and one of the trustees of the Gateway Development Program Corp., putting him squarely in the middle of the biggest infrastructure project in the U.S. After years of fits and starts, federal funding for the Gateway project is finally moving after the passage of the \$1.2 trillion Infrastructure Investment and Jobs Act that was signed into law in November. The package provides \$30 billion for Amtrak to make Northeast Corridor improvements and \$11 billion in other grants. And a lot of that is thanks to Coscia, one of Gateway's biggest advocates.

The Gateway Program made moves to install former NJDOT Commissioner Kris Kolluri as CEO this spring. And then in June, Amtrak made its own major announcement on the project: that it awarded a contract for preliminary design options on work that will bring the first new tracks, platforms and concourses to New York Penn Station in more than 100 years, roughly doubling its capacity from the west to alleviate issues in the problematic Northeast Corridor.

At the time, Coscia said that the expansion “will help reduce our carbon footprint, create new jobs, and improve how people in the region work, live and travel.”

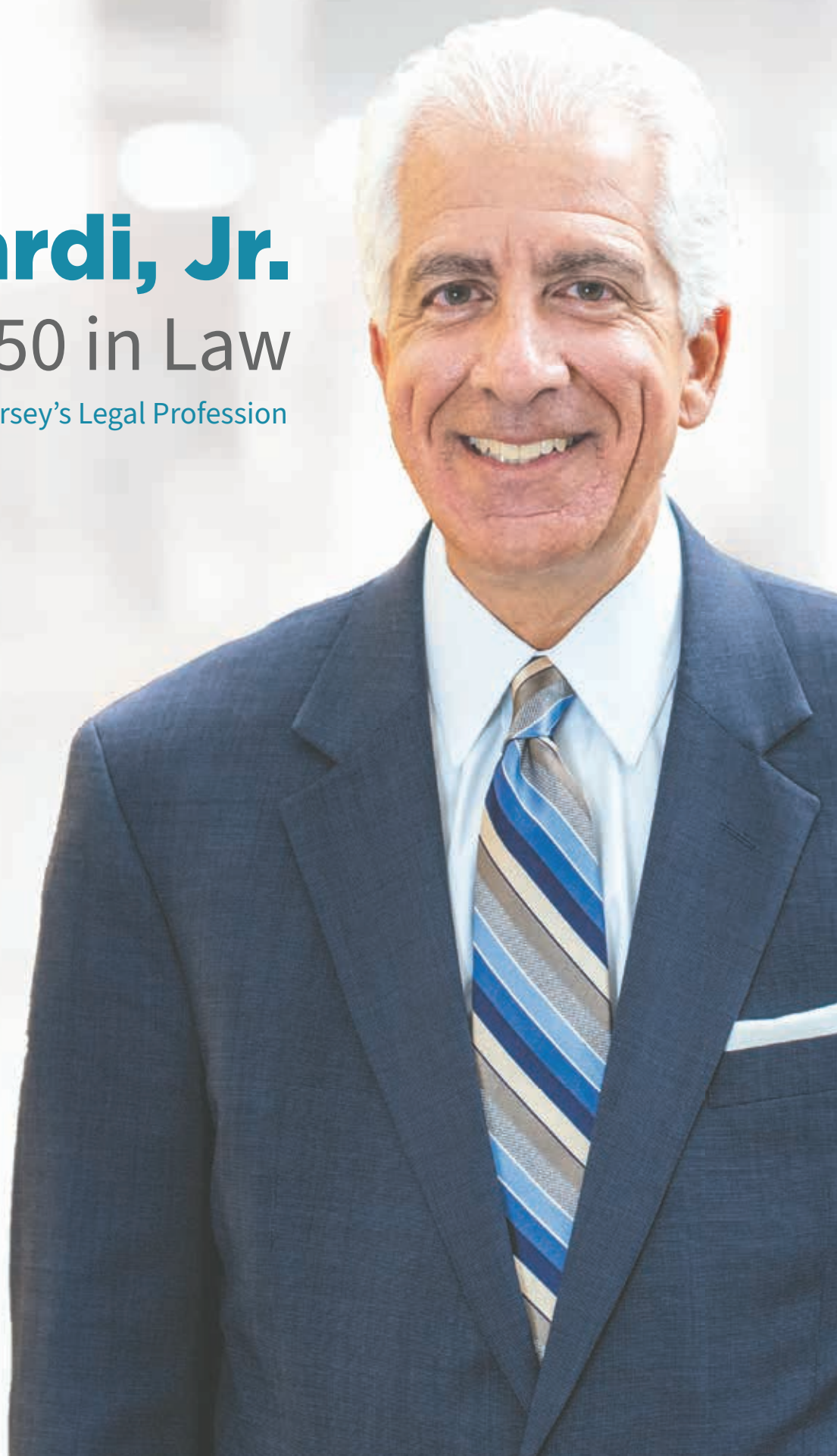
Accepting the NAIOP award, he thanked his Windels Marx team, and mused on the concept of service—paying it forward. “I hope that at some point in the future, there's someone standing up here being honored the way you're giving me this honor today, who in some small way, I had a way of helping them get to that point because that would truly make it feel like the time I spent was well worth it.” It doesn't look like that's going to be a hard prophecy to fulfill.



Vito A. Gagliardi, Jr.

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3 FRANK GIANTOMASI

A partner at CSG Law, Giantomasi is a prominent real estate player in the Newark-Elizabeth region, and a highly regarded political insider. He serves as counsel to many of the area's most notable mixed-use projects, including the New Jersey Performing Arts Center's plan to transform 6.1 acres surrounding the cultural institution into a vibrant new arts neighborhood, along with several marquee projects in the industrial marketplace including the 140,000-square-foot FreezPak freezer warehouse facility.

Elsewhere, he's been involved in projects including a 360,000-square-foot last-mile Amazon distribution center in Rutherford, an 880,000-square-foot UPS logistics center on the MOTBY redevelopment site in Bayonne, and much of the transit-oriented development in Morristown and Harrison.

As a member of CSG's Executive Committee, Giantomasi has been one of the driving forces behind the firm's growth - in revenue, where it surpassed the \$80 million milestone; in geographic footprint with an enhanced presence in New York City and western Essex County coming online over the course of 2020; and in headcount, which now stands at 175 attorneys.

Giantomasi chairs the board of trustees of Newark Beth Israel Medical Center and Children's Hospital of New Jersey, and the hospital and the larger RWJBarnabas Health System have benefitted from his vision and steady leadership during the pandemic and the road to recovery.



We salute our partner Charles M. Lizza for earning the distinction that those of us who work closely with him know he richly deserves.

Congratulations on being named one of the Power 50 in Law for the fourth consecutive year!



Charles M. Lizza

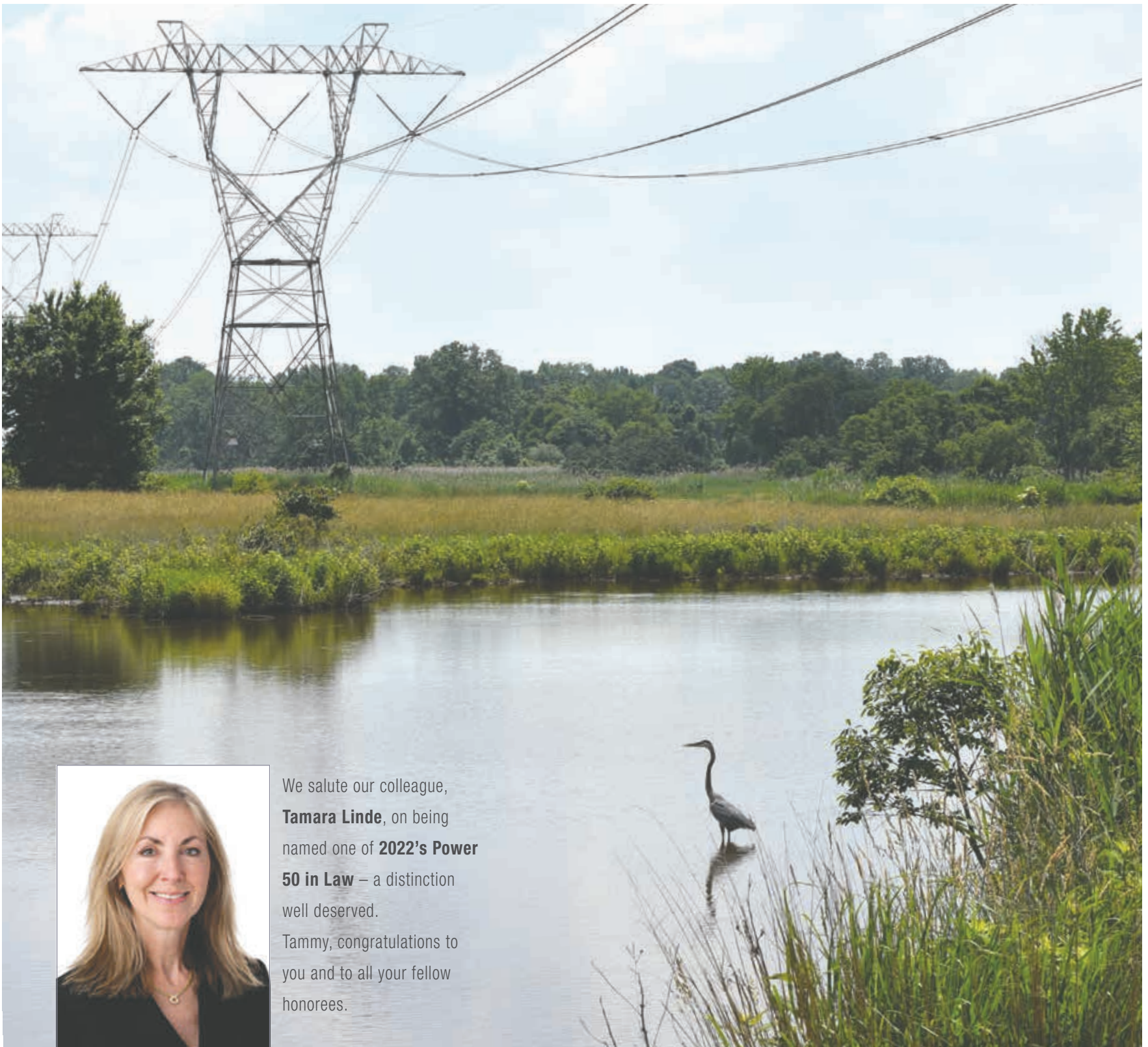
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We salute our colleague, **Tamara Linde**, on being named one of **2022's Power 50 in Law** – a distinction well deserved. Tammy, congratulations to you and to all your fellow honorees.

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4 BILL CARUSO

Few cannabis attorneys in New Jersey are as high profile as Caruso, who's been an avid lobbyist for the space since way, way before it was the hot new area of practice.

Caruso is a partner with Archer & Greiner and managing director of Archer Public Affairs. He's had a hand in shaping every one of New Jersey's cannabis laws, from the statute legalizing medical cannabis in 2010 to the decriminalization and adult use bills signed in February 2021.

As New Jersey's cannabis industry grows – the adult use industry alone raked in \$24 million in the first month of sales from April to May – Caruso will remain an active player in the cannabis ecosystem, from guiding clients to lobbying politicians.

**5 MAX CRANE**

Crane leads Sills Cummis & Gross, one of the largest law firms in New Jersey. He joined Sills in 1984, giving him a deep understanding of the internal workings of the firm and of its client base.

As the firm's leader, he allows attorneys with different talents to focus on what they're good at – rather than on what the firm wants them to be good at – thus allowing many under him to flourish.

This past year has been one of the most profitable in the firm's 50-year history, with profits per partner increasing more than 20% over last year.

According to the firm, Crane works with clients in the banking, energy, gaming, insurance and retail industries, among others. He has been involved in equity and debt financings and energy projects valued at more than \$1 billion. These transactions have included initial public offerings, debt restructurings, conventional financings and the sale of equity in existing power projects.





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6 ELIE HONIG

“Real prosecutors do not seek to simply to do what’s expedient, self-serving, or self-aggrandizing,” Honig wrote in his 2021 book, *Hatchet Man*. “Real prosecutors take the job – with all its attendant rewards, challenges, and sacrifices – to do things right.”

The former federal and state prosecutor, Honig served as director of the New Jersey Division of Criminal Justice from 2012 through 2018, where he oversaw a staff of over 500 law enforcement professionals, including prosecutors, detectives, analysts and support staff. Prior to that, Honig worked for eight years as an assistant U.S. attorney for the Southern District of New York, where he successfully prosecuted over 100 mafia members, which he documents in his “Up Against the Mob” podcast.

The proud Metuchen native currently serves as a CNN senior legal analyst where you can catch him virtually every day offering his insight and expertise, often broadcasting from his home in the Brainy Boro.

Honig, a Rutgers alum, also serves as executive director of the Rutgers Institute for Secure Communications, which focuses on issues of criminal justice, policing and intelligence gathering. The Institute’s goal is to help build relationships between law enforcement officials and community leaders.



7 ANN KAPPLER

As executive vice president and general counsel at Prudential Financial, Ann Kappler is the head of Law, Compliance, Business Ethics and External Affairs. She was appointed in September 2020, after serving as the company’s deputy general counsel and head of external affairs for six years. In that role, Kappler oversaw Prudential’s corporate legal functions, including litigation, regulatory law, and corporate investigations.

She also led the company’s public policy advocacy, managing all federal, state and international government affairs activities. Before joining Prudential in 2009, Kappler was a partner at Wilmer Cutler Pickering Hale and Dorr in Washington, D.C., where she focused on emerging issues at the intersection of regulation, legislation and litigation.

She has held a variety of other roles with expanded responsibilities, including as a litigation partner at Jenner & Block and as general counsel at Fannie Mae. Kappler serves on the boards of directors of the Pro Bono Partnership and the National Health Law Program, where she is chair, and serves as program co-chair for the Georgetown Law Corporate Counsel Institute. She has served on the boards of the Washington Lawyers Committee for Civil Rights and Urban Affairs; Appleseed Foundation and Global Rights; and was a longtime member of the board of trustees of the Lowell School in Washington, D.C., where she served as chair.

Kappler is a member of the board of visitors of the Dartmouth College Rockefeller Center for Public Policy. She has earned several awards such as 2018 Executive Women of New Jersey Policymakers honoree.



8 TAMARA LINDE

Now executive vice president and general counsel at PSEG, Linde joined the company's law department as an attorney in 1990 handling a variety of natural gas and electric regulatory and transactional matters.

After holding several other legal positions there, she became general solicitor in 2000. In that position she was responsible for regulatory affairs including electric, gas and nuclear matters. She has experience working on regulatory matters before various state and federal agencies on industry issues relating to electric transmission and distribution and energy markets.

Linde also serves on the board of the PSEG Foundation and is a counsel member of the American Arbitration Association. In 2021 she became chair of the Community Foundation of New Jersey, which that same year granted more than \$100 million in the Garden State and elsewhere.

Earlier in 2022, PSEG announced its "Powering Progress" initiative; a roadmap to achieve the company's ESG goals. At the time, Linde said: "Powering Progress means much more than delivering safe, affordable and cleaner energy. It captures all that the company is doing, and will do, to meet the challenges and expectations of a changing world. Working together, we are Powering Progress."



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9 PATRICK DUNICAN AND PETER TORCICOLLO

Torcicollo took over as Gibbons' managing director in February, at which time Dunican stepped back from the role. He didn't go anywhere, though—the long-term managing director moved to the post of executive chairman and continues to play a role in firm decision making.

Torcicollo is a commercial litigator with experience in federal and state courts and arbitration. His focus has long been on construction-related disputes, including contract claims and claims relating to change orders, construction defects, scheduling and delay, construction liens, public bidding, and design. Now, he leads the firm dubbed year after year as the state's No. 1 lawyer lobbying firm by ELEC.

Torcicollo and Dunican work together to execute Gibbons' strategic business plan, with Dunican serving as chief public spokesperson. Together, they develop and implement platforms to advance business generation, practice development, firm expansion, and various special strategic and operational projects.

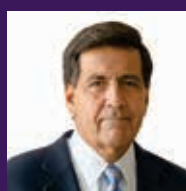


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10 NANCY ERIKA SMITH

Smith is recognized nationally for her ferocity as a civil rights attorney. She's perhaps best known for representing Gretchen Carlson when she settled her sexual harassment suit against Fox News and Roger Ailes for \$20 million, but she has plenty more under her belt and surely more to come.

Smith co-founded Smith Mullin in Montclair with her husband Neil Mullin, and after 30-plus years of fighting and winning employment law cases, she's sought after by TV stations and newspapers for commentary on discrimination and harassment as much as she's sought after by employees for representation in them.

Smith has argued and won several cases before the New Jersey Supreme Court, and among her most important victories across courts were cases involving New Jersey Transit, the Essex County Sheriff's office, WWOR-TV, Prudential Insurance Co., Rutgers University, and IBM Corp.



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POWER 50

WILLIAM BARRETT

A nationally recognized lawyer with more than 20 years of experience, Barrett specializes in the health care space in dental and medical transitions, practice sales and purchases, startups, the structuring of dental services organizations and more. The CEO of Mandelbaum Barrett represents a wide range of businesses with a unique specialty in mergers and acquisitions. He represents clients around the country and is versed in health industry rules and regulations. Barrett is known for the personal attention he gives clients, often serving the role as outside general counsel, especially for entrepreneurial dentists, and advising clients on issues concerning contracts, employment law compliance, and developing policies. In addition to being the author of two books, Barrett is a go-to source for articles addressing the legal and business needs of licensed professional and facilities, and regularly speaks about a number of topics to professional tradeshows, associations, study groups, societies as well as students and residents at dental and medical schools across the country. He also serves as co-chair of the firm's National Dental Law Center and has been hailed as a "true gift to the profession" and "a lawyer with the vision to see around corners."



holder derivative claims and professional negligence actions. In addition, he has been a driving force behind McCarter's robust pro bono practice and is actively engaged with the Diversity and Inclusion Committee, which helps promote the development of law students, lawyers and professionals who reflect McCarter's vibrant clients and communities. Boccassini serves on the Rutherford Education Foundation board of directors, which advances the academic, athletic and extracurricular experiences of students in Rutherford, and Felician University's board of regents.

PATRICIA COSTELLO

Costello became CSG Law's first female managing member in October. She joined the firm in 2015 after serving for 10 years as Essex County's assignment judge supervising the county's trial and municipal courts. Now, she oversees the operations of 175 attorneys and offices in two states, which together bring in \$90 million in revenue. Other firms can look at CSG's roster and take notes if they want to enhance their own gender diversity: 31% of CSG's members are women, above the 25% national average. What's more, 58% of the firm's practice group leaders are women, as are 50% of the firm's C-Suite management team.



ism in the Law presented Deutsch with the prestigious Daniel J. O'Hern Award for his significant career achievements and service to the bar. On the litigation front, the Supreme Court in 2018 ruled in favor of MDMC client, the New Jersey Thoroughbred Horsemen's Association in *Murphy v. NCAA*, the landmark case that opened the door for the multibillion-dollar sports betting industry in New Jersey and across the country.

Kathleen Barnett Einhorn Regularly recognized as one of the top attorneys in New Jersey, Einhorn – an expert in trade secret litigation – is experienced in all aspects of litigation. She oversees a team of lawyers and paraprofessionals who manage cases from start to finish. Einhorn and her team concentrate on general commercial litigation and counseling with an emphasis on a wide range of issues from fraud and misrepresentation to insurance and employment defense to First Amendment and Constitutional rights claims. Einhorn, a partner with Newark's Genova Burns, is chair of the Complex Commercial Litigation and Intellectual Property practice groups and co-chair of the firm's Fashion Law practice. In fact, she is the first woman at her firm to chair a department. Earlier this month, she was installed trustee-at-large for the New Jersey Woman Lawyers Association, which has a mission to advance and retain women in the legal professional through education and activism. In 2021, she was renominated to serve in the role of at-large trustee of the New Jersey State Bar Association board of trustees, a role she has held since 2019.

EDWARD DEUTSCH

A perennial presence on any top lawyer list, Deutsch is the founder and managing partner of McElroy, Deutsch, Mulvaney & Carpenter, a powerhouse firm with more than 275 lawyers and offices in nine states. A civil trial attorney, Deutsch is certified by the Supreme Court of New Jersey and has been a fellow of the American College of Trial Lawyers since 1992, a fellow of the American Bar Foundation, and a fellow of the International Society of Barristers. In 2002, Deutsch was recognized by the Seton Hall Law School Alumni Association as its Distinguished Graduate. He was selected by former Gov. Chris Christie to chair the Department of Banking and Insurance transition subcommittee, and later accepted a nomination to be one of two public members of the newly created Red Tape Commission. In 2017, the New Jersey Commission on Professional-



JOHN FANBURG

Fanburg is well known in New Jersey's important health care industry for excellence in transactions, perseverance in deal-making and strength in corporate and regulatory matters. Brach Eichler's managing member has broad experience representing major hospitals, diverse medical groups, solo practitioners and statewide physician specialty groups; 30-plus years in practice has armed him with deep knowledge of the ins and outs of health care businesses. Fanburg co-chairs Brach Eichler's cannabis industry practice with fellow Power 50 honoree Charles Gormally, providing counsel to companies and individuals making their way in New Jersey's medicinal and adult use cannabis industries.



JEREMY FARRELL

At Lefrak, where he is senior director of government and community affairs, Farrell's purview includes Jersey City's Newport development. He brings a wealth of legal and government experience to the role – and is perhaps the most prominent advocate for the bustling area. After a stint in private practice, Farrell was appointed as corporation counsel for Jersey City and later became executive director of the city's Municipal Utilities Authority. Like most commercial real estate developers, Lefrak has been trying to cope with the changing work environment wrought by the pandemic. Jersey City, with its proximity to Manhattan, is well-positioned to take advantage of the recovery and Lefrak – with Farrell taking the lead – is moving to capitalize. "We're seeing that there is a greater interest among employers to return," Farrell told NJBIZ in June. "But there has been some amount of resistance on the employee side," he said. "And that's an important balance to figure out because there are the immediate concerns on the employee side but there's another side to that, which is long term, for all the reasons why we have a large population of talent here. We need people in office, working together learning from each other. ... It's like a basketball player—they'll tell you when you're playing basketball or any sport, soccer, 'you are a talent on your own, but if you're playing with other really talented people you elevate your game.' And so when we get people back in the office space they're going to elevate each other's game and so some of those synergies are missing."



VITO GAGLIARDI JR.

As managing principal of Porzio Bromberg & Newman, Gagliardi has doubled the number of women principals in the last five years and increased women's representation in the associate level to 50%. Diversity among principals has tripled in that time, with minorities representing more than 10% of current principals. Additionally, 75% of the firm's C-level roles are held by women. Given what is known about how good diversity is for business, it stands to reason that 2021 fee receipts were the highest in PBN's history. Dur-





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MATT KARMEL



Karmel is at the forefront of the future of waste and recycling thanks to his advocacy and groundwork for policy changes around the industry, his efforts to educate on emerging issues and opportunities, and the results he delivers for clients in the space. Bolstered by a passion for sustainability and the environment, he's counsel in the Environmental Group at Riker Danzig in Morristown. The up-and-coming field leader has been able to forge his own path along his career development, incorporating his interests while supporting the waste industry as it pivots to accommodate future needs and changes. His practice also includes brownfields redevelopment and site remediation – he's currently part of efforts for a \$40 million remediation project involving traditional hazardous substances, radiological materials and emerging contaminants under the oversight of multiple government agencies – traditional environmental counseling and litigation and matters related to renewable energy, climate change, and environmental justice. Outside of his le-

and sale/leaseback transactions. These deals have included numerous transactions with a size of \$100 million or more. In the area of mergers and acquisitions, Hays regularly represents companies, owners, buyers, sellers and executives in transactions such as asset purchases, stock purchases, joint ventures and strategic alliances.

JESSICA HODKINSON

Since 2018, Hodkinson has served in a key position at Panasonic Corporation of North America. As vice president, general counsel and secretary, she leads and manages all aspects of the company's legal functions and services, including compliance, litigation, labor and employment, corporate governance and mergers and acquisitions. "Jessica is an exceptional talent who has been an integral part of our legal team," said Tom Gebhardt, chairman and CEO Panasonic Corporation of North America in 2018. "Jessica has helped us navigate the constantly changing landscape of our business, and we look forward to her leader-



ship as we pursue continued growth and drive future successes." And in her leadership role, she has helped Panasonic do just that. Her push to centralize the legal operations prepared the company to be agile and efficient when the pandemic hit. "We have certainly all felt the impact of the past year, which has infused an undeniable sense of urgency, requiring even more communication and collaboration among our teams," she told Vanguard Law Magazine in a 2021 profile. Hodkinson also helped launch the Panasonic Legal Center of Excellence, which assembled subject matter experts in four areas – data privacy, labor and employment, commercial transactions and intellectual property. She is a member of the New Jersey Association of Corporate Counsel and the New Jersey Women Lawyers' Association.

RIPPI KARDA

In her role as associate general counsel for Verizon, Karda oversees contracts for sourcing involving human resources benefits and plans, consulting, contact centers, contingent workforce, recruiting,



advertising agencies and supplier diversity. Throughout her career, she has provided counsel and guidance on complex matters related to antitrust, fraud and abuse, FCPA, Medicare, Medicaid, PhRMA Code and physician agreements. She received the prestigious Pro Bono Service Award from Verizon for legal contributions in domestic violence and corporate matters. In May, Karda was appointed to the New Jersey Asian American and Pacific Islander (AAPI) Commission by Gov. Phil Murphy. The commission is charged with developing policies to address the social and economic needs of the growing AAPI communities in New Jersey. "It is an honor to be selected for participation on Gov. Murphy's AAPI Commission," said Karda. "I commend the Governor's Office for recognizing the urgent need for this focus on AAPI issues and identification of potential solutions at this crucial time. This appointment will be taken seriously, and I look forward to working effectively with others for the betterment of our overall community. To this end, I plan to utilize my more than two decades of legal experience and training as well as service on various boards to bring a unique voice to this commission to provide meaningful input to effectuate necessary change."



Audrey Murphy, Esq., MSN, RN,
Executive Vice President, Chief Legal Officer,
Chief Officer, Team Member Health & Safety,
Hackensack Meridian Health



CONGRATULATIONS

to **Audrey Murphy** for being recognized as
part of **NJBIZ's 2022 Power 50 Law Honors.**

Ms. Murphy truly exemplifies a level of leadership that fully embodies Hackensack Meridian Health's mission to transform health care and serve as a leader of positive change.



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POWER 50

gal work, Karmel is a co-founder of the NJ Composting Council, which supports the state's recycling industry. He's also a member of the board of trustees of NJCC and is founding chair of its Advocacy and Market Development committee. In that capacity, he leads a monthly working group of stakeholders who advocate for improved regulations impacting organics recycling in the state. That includes the New Jersey Commercial Food Waste Recycling Mandate that was enacted in April 2019.

JOHN KIM

Kim's rise at Cognizant came amid a shuffle that saw a number of legal team members exit the company early last year as the Teaneck-based IT services and consulting firm continued to try to distance itself from infamy due to past corporate bribery scandals. Now, executive vice president and general counsel – he previously served as senior vice president and deputy GC, Global Commercial Contracts, while also handling Cognizant's commercial engagements – Kim



oversees a legal department comprised of 300 associates located around the world covering items ranging from global commercial transaction support, corporate governance and M&A to labor and employment, immigration, ESG and legal operations. And it looks like his efforts have already started to pay off. In September, Cognizant was recognized as "Best Overall in Corporate Disclosure" ranking highest of the S&P 250 publicly traded companies rated in the annual competition sponsored by independent agency Labrador. The company's Legal APAC team was also recognized as "IT In-house Legal Team of the Year 2021-2022" by India's leading legal publication, Legal Era Magazine. And, in 2022 ESG research and advisory firm Verdantix awarded Cognizant with an Innovation Excellence Award for its ESG reporting.

ROBERT KLAUSNER

Klausner is partner and co-chair of the Real Estate department at Fox Rothschild – in addition to serving on the Rutgers Business School Center for Real Estate's advisory



board – and you're probably familiar with some of his work. In November, he was part of the team that represented Lincoln Equities Group in its offloading of 1.2 million square feet of space at the Princeton West Innovation Campus. He's been busy in 2022 as well, representing Prism Capital Partners in the \$132 million sale of ON3's flagship office building – the largest suburban office sector sale so far this year – in Nutley; fellow N.J.-based organization The Hampshire Cos. in the portfolio sale of six Walmart properties in the Southwest valued at approximately \$84 million; JV partners Camber Real Estate and AIG in the acquisition and assembly of a portfolio of seven South Jersey industrial properties valued at \$30 million; and Vision Real Estate Partners in the leasing of 360,000 square feet for PTC Therapeutics that will see the company relocate its HQ to Warren. Over the course of his more than 30-year career, Klausner has repped clients – across office, industrial and retail – in leasing more than 100 million square feet of space, buying and selling more than \$40 billion worth of properties, and borrowing and lending for more than \$25 billion worth of properties. And like the ones he's handled over just the past 12 months, those transactions have been ones to note: racking up 11 "Deal of the Year" awards from NAIOP for the attorney.

JERALYN LAWRENCE

Lawrence is the top officer at the New Jersey State Bar Association, a role she took on in May, representing 16,000 lawyers statewide. She's also immediate past president of the American Academy of Matrimonial Lawyers New Jersey Chapter and has been practicing matrimonial, divorce and family law for 25 years. The lion's share of her career was at Norris McLaughlin in Bridgewater. After rising through the ranks there to eventually chair the matrimonial law department, she opened her own firm in 2019 and has brought on seven other attorneys since.



CHARLES LIZZA

With some of the world's largest drugmakers based in New Jersey, it's no secret that the pharmaceutical industry plays a pivotal role in the state's economy. Lizza helps those drugmakers protect



Congratulations to our Partner



Robert A. Klausner

2022 NJBIZ Power 50 List

Based in Morristown, Bob is one of New Jersey's leading real estate attorneys and Co-Chair of the firm's national Real Estate Practice.



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As a leader of the New Jersey environmental bar for more than 35 years, Riker Danzig is proud to congratulate our own Matt Karmel, Counsel in Riker Danzig's Environmental Group, on his selection to the NJBIZ Power 50.

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some of their most valuable assets: intellectual property. In 2021, he helped to secure a victory for one of those big-league pharmaceutical companies: Johnson & Johnson's Janssen along with and Mitsubishi Tanabe Pharma Corp. for their type 2 diabetes drug Invokana. The case was the first Hatch-Waxman trial to be held remotely in the District of New Jersey, and among the first nationally. As a partner at Saul Ewing in Newark, Lizza has handled cases for dozens of pharmaceutical companies. He also holds a distinction not many attorneys can claim: one of his cases - *Helsinn Healthcare S.A. v. Teva Pharmaceuticals USA Inc.*, et al was the only patent case the country's highest court heard in the 2019 fall term. Earlier in the case, Lizza racked up a victory on behalf of Helsinn in the U.S. District Court in New Jersey. He is a member of the Local Patent Rules Committee for the U.S. District Court for the District of New Jersey, chairman of the New Jersey Supreme Court's Committee on the Unauthorized Practice of Law and a member of the Supreme Court's Professional Responsibility Rules Committee. Lizza is also a trustee of the Association of the Federal Bar of New Jersey and co-chair of its Judicial Conference.

JULIA LOPEZ

Lopez is a partner in Reed Smith's life sciences health industry group, which has her representing major pharmaceutical and medical device companies - something New Jersey is not short on - in coordinated litigation nationwide. She's also a committed DEI leader, and is a frequent speaker on the topic both at Reed Smith, and beyond. The 39th president of the Hispanic Bar Association of New Jersey, Lopez is currently national finance director for the Hispanic National Bar Association. In the past year she's raised more than \$2 million for the group, with a goal to raise \$3 million total by the end of 2022. At Reed Smith, she is nationwide partner chair for UNIDOS, the firm's Hispanic/Latinx business inclusion group. According to Lopez, her goals include providing support and encouragement to Hispanic/Latinx professionals across the firm. That attitude extends to her work at HNBA, as well, which is awarding \$250,000 in scholarships this year to deserving Hispanic/Latinx law



students as a result of those aforementioned fundraising efforts. Her pro bono efforts include handling cases for veterans through the National Veterans Legal Services Program and immigration cases through Kids In Need of Defense, where she recently became a member of the Newark Advisory Committee. For the past two years Lopez has also had a different kind of power, serving on the Magistrate Judge Merits Selection Committee, a position she was appointed to, to review applications for Magistrate Judge positions in the U.S. District Court for the District of New Jersey.

MICHAEL MAGGIANO

Maggiano is the founder and senior partner of Maggiano, DiGirolamo & Lizzi, which has offices in Fort Lee and New York, and practices personal injury law. He boasts a long list of awards and recognition for his trial work, including being named as a top 100 trial lawyer by New Jersey Monthly magazine and the New Jersey Association for Justice's Gerald B. O'Connor award for his



career accomplishments. Maggiano is also an advocate for tort victims, providing testimony and speaking widely on issues related to injury litigation.

DIANA MANNING

Manning was named as the first woman managing principal at Florham Park's Bressler Amery & Ross in April 2021. Asked by Law.com earlier this year to name her main influences, she cited her colleagues. "Joining the firm in 1999 was the most defining moment of my career. The glass ceiling in law is notoriously thick. I have been so fortunate to work at a firm where I have been judged by my accomplishments and not limited by my gender. It is a testament to all the partners, past and present, who put me in positions to lead without hesitation." Previously, Manning filled prominent roles at Bressler, including three years on the executive committee and seven years on the compensation committee. Manning has also served as chair of the firm's women's initiative committee and continues as co-chair of



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DAVID MEBANE

Mebane is executive vice president and general counsel for RWJBarnabas Health, where he handles legal affairs for one of the state's largest and most prominent hospital systems. His nearly three decades of health care work earned him a variety of honors over the years, including as NJBIZ Healthcare Attorney of the Year five years ago. Mebane came on board via the legal department at Barnabas Health, playing an integral role in the merger with the Robert Wood Johnson Health system in 2016. Now, he's the top attorney for the health care system which operates one of New Jersey's three Level One Trauma Centers, and the only one in Central Jersey. Mebane provides advice and counsel RWJBH's transactions, litigation and contracts, risk financing, compliance and day-to-day operations and advocacy.



ANDREW MILTENBERG

Miltenberg, the managing partner of Nesenoff & Miltenberg, ranks among the nation's most prominent Title IX attorneys, an area receiving renewed attention this year, the 50th anniversary of the provision's enactment. Based in Bergen County with offices in Manhattan, Miltenberg handles hearings at colleges across New Jersey and around the country. "You can turn these events into teachable moments. That's not to say - I have two daughters, one's in college, and there are rapes that happen. There are sexual assaults that happen. This is not to say that those should not be dealt with aggressively. Part of that is making sure they're dealt with fairly and that the process and policy is equitable and transparent," Miltenberg told NJBIZ in 2020.



AUDREY MURPHY

Murphy is executive vice president and chief legal officer, operations for Hackensack Meridian Health. She has played an inte-



gral role in some of the health system's most significant endeavors, and amid a global pandemic which upended the health care industry over the past 17 months. Murphy joined Hackensack years before the merger with Meridian Health, starting in 1992 as associate counsel and director of risk management for Hackensack University Medical Center in its namesake city. She rose up to executive vice president and chief legal officer at the medical center and Hackensack University Health Network. With decades as a both an attorney and a nurse, it's no wonder she was named NJBIZ General Counsel of the Year for Healthcare, and is a recipient of a Best 50 Women in Business award. She has also been honored by the New Jersey Law Journal as In-House Counsel of the Year.

CHRIS MURPHY

There's a Chris Murphy in almost every town in New Jersey - or at least every town with an active real estate market. And these days, that's most of them. Murphy, a partner at Murphy Schiller & Wilkes in Newark, is regarded as the top real estate practitioner in and around Montclair. He is the person to see, according to one insider, to get things done in the Essex County town. Murphy and his counterparts around the state know the lay of the land - literally and legally - in their areas. Builders, developers and brokers may have relationships with big law firms, but they need Murphy and others like him make their projects happen. Murphy boasts a background in state government and leads the firm's Economic Incentive Advisory, Land Use, Zoning and Redevelopment, and Government Relations practice groups. According to the firm, he is also a registered lobbyist, providing government relations advice to developers, property owners, and businesses around the state.



PHILIP NORCROSS

Judging by the news headlines and government watchdogs, law firm Parker McCay and lobbying firm Optimus Partners might represent the epitome of the politically connected firms. Norcross, an executive at both,



is the nexus of those connections. That became evident in 2019, when activists and a task force put together by the Murphy administration outlined Optimus' and Parker McCay's alleged influence over the creation of the 2013 tax break program, and in helping businesses win lucrative incentive awards. Philip is the brother of both George Norcross, the South Jersey political kingmaker, and Donald Norcross, a U.S. congressman representing the 1st Congressional District. With the creation of a new tax break regime, Trenton insiders have been speculating about just what kind of role Philip could play in helping businesses win incentives. And firms like Parker McCay remain key power players in the South Jersey business environment.

SHEILAH O'HALLORAN

With a staff of nearly 30, including corporate and litigation attorneys, clinical risk and patient relations managers and insurance professionals, O'Halloran oversees all legal matters for Atlantic Health System in addition to risk and claims management. She also serves as corporate secretary for the growing health care network, comprised of six hospitals, more than 18,000 employees and over 4,500 physicians, which continues to strategically add more. Part of her purview includes overseeing the framework for these new partnerships, like the unique co-member affiliation that closed in 2021 between AHS and CentraState Healthcare System in Freehold—a process that - in no small feat - overlapped with the need to navigate the COVID-19 pandemic, which O'Halloran and her team also had a hand in. This past February, Gov. Phil Murphy signed a law that included a requirement that nonprofit hospitals in the state make a contribution to the communities they operate in—something that AHS has been doing for years thanks to O'Halloran's proactive approach of negotiating agreements years earlier regarding financial responsibility in the system's communities. As corporate secretary for AHS, O'Halloran was instrumental in transitioning to a competency-based board and now takes part in the trustee recruitment process to find and appoint board members. Among her community engagements, she is a past chair of the Westfield Area YMCA.



MELISSA ORSEN

Last year, Orsen was named president of SJI Utilities, making her the first female to oversee both of South Jersey Industries' utilities - South Jersey Gas and Elizabethtown Gas. She holds the position in addition to that of senior vice president for SJI, which the former NJEDA chief exec joined in 2017 as general counsel. This summer, South Jersey Gas kicked off a \$200 million, five-year Infrastructure Investment Program that will target the replacement of nearly 250 miles of at-risk facilities for the organization's more than 400,000 customers. Speaking during an NJBIZ panel discussion from earlier in the year focused on women in STEM, Orsen offered sage advice for how she forged her path, and it rests firmly on staying true to herself. "I didn't bend over backwards to try and be a man, right? Fit in as they are," she said. "I had my knowledge, that was mine; and I built relationships, and [tried to] be who I was." Something that she tries to pass along to others now. "I think it's important that we build other women up. So we always hire the right person for the job, but it's so important to put our hand out and build those relationships," she said. Next up, the company is set to be acquired by Infrastructure Investments Fund (IIF), a private investment vehicle focused on investing in critical infrastructure assets, in a deal valued at \$8.1 billion. According to SJI, the combination will set the utility up to achieve and execute its clean energy and decarbonization initiatives for itself, the state and the region. It'll be interesting to see Orsen's role as the organization continues to evolve.



KEVIN O'TOOLE

In addition to founding and overseeing the powerhouse firm, O'Toole Scrivo, the former lawmaker in February was re-elected to a sixth term as chairman of the powerful Port Authority. In that post, he is at the center of the renewed efforts to finally move the Gateway Program forward. Earlier this month, an MOU was signed by the governors of New Jersey and New York to advance the Portal North Bridge and Hudson Tunnel Project. "We appreciate the efforts of Govs. Murphy and Hochul in moving this critical transportation



project closer to the finish line," said O'Toole. "It is a project of enormous consequence for the many millions of riders who will benefit from it, and it will be a significant driver of economic growth for the entire New Jersey-New York region." O'Toole's firm focuses on toxic tort, environmental law, risk management, class actions, complex litigation, and corporate investigations. He is regularly called on by large companies to obtain cost-effective, early resolution of complex matters. He has served as both national coordinating counsel for corporate clients and operational leader of multi-jurisdictional litigation teams that have been responsible for trying dozens of high-profile multimillion-dollar matters.

WILLIAM PALATUCCI

Palatucci is a partner at McCarter & English and a member of the Republican National Committee. That latter role - though diminished by the GOP's waning fortunes in recent years, still makes him a political player to be



reckoned with. And with midterm elections approaching, all eyes will be on Republican congressional candidates in several New Jersey swing districts. During the Christie administration, Palatucci was considered a top player in the national party and served as general counsel to the Trump transition committee. When the campaigns kick into gear after Labor Day, Palatucci's stature in the party and his contacts nationwide should once again put him in the forefront of electoral politics.

RAJIV PARIKH

A partner with Genova Burns, Parikh serves as chair or co-chair of a variety of teams at the firm. He leads the India Law; Construction Law & Litigation; and Election Law & Litigation practices, and is co-chair of the Crisis Management Practice and Hotels & Restaurants Industry group. In addition, he leads diversity and inclusion efforts at Genova Burns. Parikh was transition counsel for Gov. Phil Murphy and has worked closely with the governor and his team on a



variety of issues. And his work in politics extends further. Parikh has served as general counsel to the Democratic State Committee for more than five years and was lead counsel on dozens of campaigns, including those of U.S. Sen. Cory Booker; South Bend, Ind. Mayor Pete Buttigieg, and U.S. Reps. Bonnie Watson Coleman, Josh Gottheimer and Mikie Sherrill, among others.

STUART RABNER

Rabner is the eighth chief justice of the New Jersey Supreme Court since the 1947 state constitution. In recent months, he has warned of the number of vacancies across the state judicial system, including at the Supreme Court, especially when the shortfall collides with the backlog of cases that has been exacerbated by COVID-19. "Unless there is movement in the weeks ahead, we will soon reach a day when only four members have met ... constitutional requirements," Rabner said in May. "Ask any student of the constitutional convention of 1947, and they will tell you that is not



what the framers of the modern constitution had in mind."

Rabner has served on the high court since being nominated by former Gov. Jon Corzine in 2007. Before his time on the bench, Rabner served as a federal prosecutor for the U.S. Attorney's Office in Newark. He is a member of the board of directors of the Institute of Judicial Administration at New York University School of Law and a member of the Council of the American Law Institute. Rabner has also been at the center of efforts to implement reforms in the court system to promote more access and fairness and introducing new uses of technology to make the judiciary more efficient.

DONALD SCARINICI

The founding partner of Scarinici Hollenback is one of the most highly respected attorneys in the state. His practice focuses on representing public institutions and businesses that interact with government. Scarinici oversees more than 60 attorneys in New Jersey,



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New York, and Washington, D.C. He has represented some of the largest municipalities and counties in the state, as well as numerous planning and zoning boards, economic development authorities, school boards, utility authorities, colleges, hospitals and other public entities at all levels of government. Scarinci currently serves as corporation counsel to both Union City and West New York. And he previously served as counsel to the New Jersey State Assembly and as counsel to the Democratic members of both the Congressional and Legislative Redistricting commissions in New Jersey. In 2011, Scarinci launched the Constitutional Law Reporter, an award-winning blog that he writes and edits, which has become one of the top legal blogs in America. As a result, he has become a thought leader on the subject and a sought-after speaker on law panels involving constitutional issues. Since 2005, he has served on the Citizens Coinage Advisory Commission, which was created by Congress to review and approve all designs that appear on American coinage.

JENNIFER PHILLIPS SMITH

As co-chair of the Real Property group at Gibbons PC, a position she was elevated to in February, Phillips Smith oversees the work of the attorneys in the group, managing its activities and workload, in addition to counseling clients on complex redevelopment, land use and regulatory matters, with a focus on development and redevelopment in addition to liquor licensing and Alcoholic Beverage Control. The latter area may see some more action soon, as new rules for craft breweries in the state that went into effect July 1 – the start was delayed due to the pandemic – spark a backlash from the community and its patrons. In the real estate space, she is lead land use attorney for projects including a \$2.5 billion redevelopment to transform the Asbury Park waterfront and the 206,000-square-foot industrial building coming to the site of the Marcal Paper factory that was destroyed in a 2019 blaze. Last year, she was recognized with a Women Worth Watching Award. In her profile, Phillips Smith called attention to a family history of involvement with local government that has helped – and continues – to inform her career. Following the Supreme Court’s decision in *Dobbs v. Jackson Women’s Health Organization*, reversing *Roe v. Wade* and myriad rights



for women throughout the country, she was one of what has grown to a list of more than 2,650 women attorneys (and six from Gibbons) to sign on to a letter published in *The American Lawyer* issuing a call to action in the wake of the decision. “Our presence and leadership within the bar is without question a by-product of the freedom each of us has had to make reproductive decisions for ourselves,” the signatories, representing nearly 200 firms, wrote.

TAMI BOGUTZ STEINBERG

Steinberg’s been a trusted legal advisor to business owners and entrepreneurs for more than 30 years. She chairs Flaster Greenberg’s business and corporate department, is a member of the firm’s board of directors, and is known throughout South Jersey as one of the area’s best business and corporate attorneys. Steinberg also chairs the firm’s gaming industry group, representing casino developers and operators setting up new facilities and running those already in operation. She also represents online sports and gaming entrepreneurs as they maneuver through the regulatory process, in addition to providing them with corporate counsel.



Toft chairs the Environmental Law group at CSG Law, providing counsel on all aspects of environmental law including regulatory proceedings, environmental due diligence, permitting, enforcement and environmental litigation, development/redevelopment and environmental insurance. Toft is currently on the board of trustees at NJIT and a director at the New Jersey Chamber of Commerce. In 2002, he was appointed by former Gov. Christine Todd Whitman to serve on the New Jersey Brownfields and Contaminated Site Remediation Task Force, a group created by state law to identify and market brownfields sites. Toft regularly appears before the New Jersey Department of Environmental Protection, Army Corps of Engineers, U.S. Environmental Protection Agency, municipal land use boards, and the Office of Administrative Law, and in state and federal courts.

DENNIS TOFT

As one of the world’s largest pharmaceutical companies, Johnson & Johnson can be a hotbed of litigation and other legal activity. Ullman’s been the company’s general counsel and executive vice president since 2012, in charge of its legal arm as well as its government affairs & policy, privacy, global security, global brand protection, aviation and health care compliance arms. While not everything has been a win—the company agreed to pay \$2.2 billion in 2013 to settle accusations that it improperly promoted antipsychotic drug Risperdal to certain populations—it won three pelvic mesh cases back to back to back this summer. Lawsuits related to talcum powder are ongoing. After 33 years with the company, Ullman recently announced plans to retire by year’s end. Worldwide Vice President and General Counsel of Pharmaceuticals Elizabeth Forminard will replace him in October.

MICHAEL ULLMANN

As member of Sills Cummis & Gross, Zangari is chair of the firm’s Real Estate department (not to mention a founding member and executive committee member of the Rutgers University Center for Real Estate) and serves on its Management and Executive Committees. He’s the lead in Sills’ Redevelopment Law Practice group, work that finds him involved in big projects centered on brownfields, transportation centers and waterfronts. Like Hoboken Connect. The project finally won approval from the Mile Square City this summer, and Sills Cummis served as redevelopment council for its designated redeveloper, LCOR. Zangari also chairs the Public Policy and Governmental Affairs Practice group. This past spring, he offered his expertise as a participant in the state Chamber’s (where he also sits on the executive committee) ReNew Jersey Business Summit. Ahead of his engagement on the Taxes and Incentives panel, he spoke to NJBIZ about their status in the Garden State. “The best suggestion is quite simple: New Jersey policymakers should strive to keep and reduce all of the state’s tax rates — for businesses and individuals—at or below the tax rates of states all around us,” he said. “And if we can manage it fiscally, to

TED ZANGARI

really break out from the regional pack, we should strive to eliminate certain taxes, ideally the corporate business tax, and to put certainty around other taxes by use of automatic, formulaic increases and automatic sunsets.”



Zaro is chair of the Banking and Real Estate Services department at Sills Cummis & Gross. He’s also commissioner and former chairman of the Gateway Program Development Corp., which oversees the \$30 billion plan to build a new rail tunnel under the Hudson River and replace the Portal Bridge over the Hackensack River on top of expanding New York Penn Station, and other ancillary projects. Altogether, it adds up to the largest infrastructure project nationwide at the moment. After years of delay under the prior administration in D.C., Gateway has picked up steam. At the start of the year, the Hudson Tunnel Project was upgraded to medium-high by the FTA; a move that could make a combined \$23 billion available. Meanwhile, the project received its first direct Federal funding allocation via \$100 million from President Joe Biden’s Fiscal Year 2023 Budget request. With regulatory requirements and permitting in place, transit officials expect construction to start in 2023. In May, the Commission moved forward on installing a CEO: former commissioner of the New Jersey Department of Transportation, Kris Kolluri. The next month, Amtrak announced a major contract to expand capacity and update the station. At the time, the Gateway commissioners stated that the effort was “a key part of delivering on the ultimate benefits of the Gateway Program.” Which is important, because as Zaro and other supporters of Gateway note, 20% of the American economy depends on the Hudson River tunnels carrying trains between Washington, D.C., New York City and Boston. And Zaro has been a supporter of the project for a long time. “He was very committed to being out publicly at a time when the projects themselves hit significant roadblocks,” a source who works closely with him told NJBIZ. “We needed to keep stakeholders, elected officials, and everybody else motivated and on board and rowing together for the project. Jerry did a great job with being out there and being an advocate for them and an evangelist to keep people’s motivation and interest up.”

JERRY ZARO

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Taking the lead

How businesses can help promote sustainability

BY KATHLEEN SHANAHAN

With the Supreme Court decision to curtail the Environmental Protection Agency’s authority to regulate the reduction in greenhouse gas emissions, U.S. companies are now in the position to take the lead in setting and achieving specific environmental goals. Most Americans, 69%, generally favor the nation taking steps to becoming carbon neutral by 2050 and pursuing alternative energy sources, according to Pew Research. Businesses can expect customers and employees to continue to demand progress.

Many publicly and privately held companies, including our own, have already committed to principles of ESG

(Environmental, Social and Governance policies). To make this work meaningful, we are digging into the hard task of defining, measuring and sharing the progress every step of the way.

But as is true of most cultural transformations, pursuing sustainability and ESG is a process.

For companies in manufacturing and logistics, for example, equipment will need to be replaced, warehouses converted, and most importantly, employees and customers engaged and brought along.

As it stands now, both the U.S. Securities and Exchange Commission and the London-based International Sustainability Standards Board are working on rules that would require public

companies to disclose climate-related risks if they are significant to investors. A substantial piece of the SEC’s proposal is the prospect that S&P 500 companies may be required to report “scope 3 emissions” that include greenhouse-gas output of both their supply chains and consumers.

The good news is that they can look to their suppliers for expertise in identifying achievable goals and measuring results.

As a privately held distributor of electrical and power products and complex solutions, headquartered in Linden, we at Turtle & Hughes challenged ourselves to meet these same goals by embedding metrics in our client deliverables. By reverse engineering, we know

that suppliers and partners can help corporations unlock their metrics and make reporting easier.

Some approaches to consider:

Start from the ground up. Suppliers have control of a fundamental metric: the number of products delivered to a customer and their impact on climate change reduction. As a distributor of LED lighting fixtures and energy-saving strategies, we use that as the basis of calculating cost savings and greenhouse gas reduction.

For example, in a recent medical technology company project, the job was to upgrade 1,105 inefficient fixtures to LED with integrated occupancy sensors. In comparing the overall energy costs and maintenance of old and new

fixtures, the team could identify savings of 50% or \$82,355. More important, it was possible to pinpoint the reduction of carbon dioxide by 543,633 kilograms, among numerous greenhouse gasses.

Establish system-wide metrics up front. Companies do well to build in metrics during the design stage of an energy-saving project. An international food company worked with us on a facility power structure that integrated solar energy, three diesel generators and a megawatt battery energy storage system. Simply put, the goal was to reduce the use of electricity and diesel fuel by capturing solar and discharging the battery system during peak rates. There were many complexities involved; but the result was a reduction in electricity use by 775,000 kilowatts per year. The drop in utility bills was an added benefit that created a win-win for the company.

Assess broad consumer benefits. Ultimately, regulators are interested in the benefits of a policy to consumers. Here we can examine progress that has already taken place in major municipalities and airports across the country.

Airports are significantly reducing waste and energy consumption in both renovation and new construction. Many almost operate like self-contained ecosystems making them great examples of



sustainability engineering and products in action. Advances are being made at Newark Liberty International Airport in energy efficiency, and at New York's LaGuardia with LED lighting, rooftop solar hot water systems, electric vehicles

to move baggage and electric tractors, along with electric charging stations and parking stalls.

Demand innovation and metrics from suppliers. With regulators looking across the supply chains for results,

it will be imperative for corporations to align with strategic supply chain partners who can offer both innovative solutions and rigorous ways to measure them. These partnerships can bring breakthrough technologies to the table, such as woman-led Cadenza Innovation, whose next-generation low-cost lithium-ion batteries deliver measurably high performance at a lower cost.

Champion diversity in hiring and retention. Companies can gather more ideas around the table by setting specific goals to hire and promote more women and diverse staff. This requires a culture that provides and tracks supplemental coursework, professional development opportunities and company communications. If an employee is not participating, we can ask "Why?" and gain valuable insights into their experience, and our strategies.

As more public and private companies espouse ESG values, metrics will be essential to their credibility. Companies and their supplier partners have the capabilities to establish a rigorous system of measurement and make good on their promises to save our planet.

Kathleen Shanahan is CEO of Turtle & Hughes, an electrical and power distribution company.

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- How can employers help break down the stigma surrounding mental health and seeking mental help?
- What are the most important and useful services or benefits employers can offer?
- How do you measure mental health or workplace wellness program ROI?
- Dealing with amplified levels of addiction in the wake of the pandemic What actions should managers take if they suspect a staff member is in distress?
- How can businesses balance productivity/efficiency with the potential for burnout/breakdown?
- Balancing confidentiality while encouraging employees to utilize successful company mental health programs

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For more information, please contact Allison Morgart at 732-246-5737 or amorgart@njbiz.com For sponsorship opportunities, please contact AnnMarie Karczmit at 732-246-5717 or akarczmit@njbiz.com

Panelists:

Kelly Ann Bird, Director, Employment & Labor Law Group and Leader, Gibbons Workplace Training Academy, Gibbons P.C.

Gary Small, M.D., Behavioral Health Physician in Chief, Hackensack Meridian Health

Dr. Adeola Sonaiké, Ph.D, MPH, CHES, Chief Operating Officer, Baker Street Behavioral Health

Deborah Visconi, President-CEO, Bergen New Bridge Medical Center

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2 3	CSG Law www.csglaw.com 1972	1 Boland Drive West Orange, 07052 (973) 325-1500 (973) 325-1501	Trenton, Short Hills	Patricia K. Costello	N.J.: 40 35 86 0	161 176
3 2	McCarter & English LLP www.mccarter.com 1844	Four Gateway Center, 100 Mulberry St. Newark, 07102-4056 (973) 622-4444 (973) 624-7070	East Brunswick	Mary Gabriel, Joseph T. Boccassini, Robert Mintz, Joseph Lubertazzi	N.J.: 47 10 100 2	159 370
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6 8	Archer & Greiner P.C. www.archerlaw.com 1928	1025 Laurel Oak Road Voorhees, 08043 (856) 795-2121 (856) 795-0574	Hackensack, Princeton, Red Bank	Christopher R. Gibson, Deborah A. Hays, Stacey J. Sinclair	N.J.: NA NA NA NA	134 172
6 5	Sills Cummis & Gross P.C. www.sillscummis.com 1971	The Legal Center, One Riverfront Plaza Newark, 07102 (973) 643-7000 (973) 643-6500		R. Max Crane, Steven E. Gross	N.J.: 66 NA 68 NA	134 134
8 4	Gibbons P.C. www.gibbonslaw.com 1926	One Gateway Center Newark, 07102 (973) 596-4500 (973) 596-0545	Trenton, Red Bank	Peter J. Torricollo	N.J.: NA NA NA NA	129 167
9 9	Riker Danzig LLP (1) www.riker.com 1882	Headquarters Plaza, 1 Speedwell Ave. Morristown, 07962-1981 (973) 538-0800 (973) 538-1984	Trenton, Roseland	Brian E. O'Donnell, Kelly S. Crawford, Lance J. Kalik, Michael R. O'Donnell	N.J.: 43 16 49 20	128 131
10 10	McElroy, Deutsch, Mulvaney & Carpenter LLP www.mdmc-law.com 1983	1300 Mount Kemble Ave. P.O. Box 2075 Morristown, 07962-2075 (973) 993-8100 (973) 425-0161	Newark, Tinton Falls	Edward B. Deutsch	N.J.: 10 22 67 0	99 173
11 19	Mandelbaum Barrett P.C. (2) www.mblawfirm.com 1930	3 Becker Farm Road, Suite 105 Roseland, 07068 (973) 736-4600 (973) 325-7467	Elizabeth, Edison, Eatontown, Lyndhurst	Barry R. Mandelbaum, William S. Barrett	N.J.: 12 18 53 15	98 98
12 11	Greenbaum, Rowe, Smith & Davis LLP www.greenbaumlaw.com 1914	99 Wood Ave. S. Iselin, 08830 (732) 549-5600 (732) 549-1881	Roseland, Red Bank	W. Raymond Felton, Mark H. Sobel	N.J.: 14 15 53 13	95 95
13 13	Cole Schotz P.C. www.coleschotz.com 1928	25 Court Plaza N., 25 Main St. Hackensack, 07601 (201) 489-3000 (201) 489-1536		Michael D. Sirota, Samuel Weiner, Randi Kochman, Warren Usatine	N.J.: 27 2 54 11	94 177
14 NR	Marshall Dennehey Warner Coleman & Goggin P.C. www.marshalldennehey.com 1962	15000 Midlantic Drive, Suite 200 Mount Laurel, 08054 (856) 414-6000 (856) 414-6077	Roseland	Richard L. Goldstein, Justin F. Johnson	N.J.: 27 8 49 4	88 477
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23 26	Genova Burns LLC www.genovaburns.com 1989	494 Broad St. Newark, 07102 (973) 533-0777 (973) 533-1112	Camden, Jersey City, Basking Ridge, Lambertville	Angelo J. Genova, James M. Burns	N.J.: NA NA NA NA	66 66
24 22	Giordano, Halleran and Ciesla P.C. www.ghclaw.com 1959	125 Half Mile Road, Suite 300 Red Bank, 07701-6777 (732) 741-3900 (732) 224-6599	Trenton	Michael J. Gross, Paul T. Colella, James R. D'Arcy	N.J.: 11 10 44 NA	65 65
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28 32	Bressler, Amery & Ross P.C. www.bressler.com 1983	325 Columbia Turnpike Florham Park, 07932 (973) 514-1200 (973) 514-1660		Diana C. Manning	N.J.: 16 5 31 2	54 142	
28 29	Cooper, Levenson P.A. www.cooperlevenson.com 1957	1125 Atlantic Ave. Atlantic City, 08401 (609) 344-3161 (609) 344-0939	Cherry Hill	Lloyd D. Levenson, Russell L. Lichtenstein, Robert E. Salad, Kenneth D. Wolfe	N.J.: 13 8 33 NA	54 66	
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33 28	Scarinci Hollenbeck LLC www.sh-law.com 1988	1100 Valley Brook Ave. P.O. Box 790 Lyndhurst, 07071 (201) 896-4100 (201) 896-8660	Red Bank	Donald Scarinci, Katerin A. Traugh	N.J.: 17 7 26 NA	51 61	
34 31	Saiber LLC www.saiber.com 1950	18 Columbia Turnpike, Suite 200 Florham Park, 07932 (973) 622-3333 (973) 622-3349	Newark	William F. Maderer, David J. D'Aloia, Michael F. Harrison, Jennine DiSomma	N.J.: 9 9 29 3	50 50	
35 32	Norris McLaughlin P.A. www.norrismclaughlin.com 1953	400 Crossing Blvd., 8th Floor P.O. Box 5933 Bridgewater, 08807 (908) 722-0700 (908) 722-0755		David C. Roberts	N.J.: 12 1 32 4	49 109	
36 34	McManimon, Scotland & Baumann LLC www.msnbj.com 1971	75 Livingston Ave. Roseland, 07068 (973) 622-1800 (973) 622-7333	Newark, Trenton	Joseph P. Baumann Jr., Glenn F. Scotland, Matthew D. Jessup	N.J.: 13 5 30 NA	48 48	
37 43	Duane Morris LLP www.duanemorris.com 1904	1 Riverfront Plaza 1037 Raymond Blvd., Suite 1800 Newark, 07102-5429 (973) 424-2000 (973) 424-2001	Cherry Hill	Hersh Kozlov, David A. Sussman	N.J.: 12 8 23 4	47 816	
38 37	Chasan Lamparello Mallon & Cappuzzo P.C. www.chasanlaw.com 1957	300 Lighting Way, Suite 200 Secaucus, 07094-3621 (201) 348-6000 (201) 348-6633		Ralph J. Lamparello, Steven L. Menaker, Cindy Nan Vogelman, John V. Mallon	N.J.: 12 7 23 4	46 46	
38 37	Methfessel & Werbel P.C. www.methwerb.com 1972	2025 Lincoln Hwy., Suite 200 P.O. Box 3012 Edison, 08818 (732) 248-4200 (732) 248-2355		Matthew Werbel, John Methfessel	N.J.: 16 3 11 16	46 46	
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41 41	Stevens & Lee www.stevenslee.com 1997	Princeton Pike Corporate Center 100 Lenox Drive, Suite 200 Lawrenceville, 08648 (609) 243-9111 (609) 243-9333	Elmwood Park	Ernie J. Choquette, Thomas B. Lewis, Salvatore A. Giampiccolo	N.J.: 12 15 16 NA	43 185	
42 39	Kennedys www.kennedyslaw.com 1997	120 Mountain View Blvd. P.O. Box 650 Basking Ridge, 07920 (908) 848-6300 (908) 848-6310		Christopher R. Carroll, Margaret F. Catalano	N.J.: 18 3 20 NA	41 155	
42 42	Morgan, Lewis & Bockius LLP www.morganlewis.com 1993	502 Carnegie Center Princeton, 08540-6241 (609) 919-6600 (609) 919-6701		Terry D. Johnson	N.J.: 19 7 15 0	41 1,964	
44 39	Reed Smith LLP www.reedsmith.com 1877	506 Carnegie Center, Suite 300 Princeton, 08540 (609) 987-0050 (609) 951-0824		Diane Bettino	N.J.: 16 5 17 NA	38 1,106	
45 53	DLA Piper www.dlapiper.com 2008	51 John F. Kennedy Parkway, Suite 120 Short Hills, 07078-2704 (973) 520-2550 (973) 520-2551	Atlantic City	Emilio Ragosa	N.J.: NA NA NA NA	34 1,638	
46 44	Troutman Pepper Hamilton Sanders LLP www.troutman.com 1890	301 Carnegie Center, Suite 400 Princeton, 08540 (609) 452-0808 NA		Delia C. Donahue	N.J.: 13 NA 15 5	33 1,139	
47 44	Buchanan Ingersoll & Rooney P.C. www.bipc.com 1850	550 Broad St. Newark, 07102-4582 (973) 273-9800 (973) 273-9430	Princeton	David L. Gordon, Christopher J. Dalton	N.J.: 13 2 16 1	32 381	
48 46	Kelley Drye and Warren LLP www.kelleydrye.com 1836	1 Jefferson Road Parsippany, 07054 (973) 503-5900 (973) 503-5950		Paul A. Keenan	N.J.: NA NA NA NA	31 260	
49 55	Flaster Greenberg P.C. www.flastergreenberg.com 1972	1810 Chapel Ave. W. Cherry Hill, 08002 (856) 661-1900 (856) 661-1919	Linwood, Princeton	Stephen S. Poulathas	N.J.: 2 2 24 2	30 65	
49 51	Littler www.littler.com 1942	One Newark Center 1085 Raymond Blvd., 8th Floor Newark, 07102 (973) 848-4700 (973) 643-5626		Peter B. Ajalat	N.J.: 16 3 11 0	30 1,100	

Source: The companies. National attorneys figure includes those working in New Jersey. (1) Riker Danzig Scherer Hyland & Perretti LLP in Morristown rebranded June 1, 2022, as Riker Danzig. (2) On Jan. 10, 2022, Mandelbaum Salsburg P.C. changed its name to Mandelbaum Barrett P.C. (3) Additional locations in New York and Philadelphia. (4) Wilson Elser was established in 1978; the New Jersey office was opened in 1983. NA: Not Available. NR: Not Ranked. There is no charge to be included in **NJBIZ** lists. We assume that information provided by representatives is accurate and truthful. We are not responsible for the omission of organizations that do not respond to our requests for information. Information received after press deadline cannot be included. If you wish to be included in future lists visit www.njbiz.com/lists and click on "Complete Survey" or, e-mail lists@njbiz.com. The list, or any parts of them, cannot be reproduced without written permission from **NJBIZ**. For more information on **NJBIZ**, please call visit www.njbiz.com.



Berkshire Hathaway HomeServices New Jersey Properties commemorated the past and future of the company with an event held June 29 that recognized top sales teams and agents from 2021, and marked the first event held as a brokerage under the HomeServices of America banner. From left at the celebration: Chris Brown, president of BHHS New Jersey Properties; Gino Blefari, CEO of HomeServices of America; Bill Keleher, CEO of BHHS New Jersey Properties; and Steve Janett, COO of BHHS New Jersey Properties



Spiezle Architectural Group Inc. celebrated the Grand Opening ceremony for the newest addition to the Parker at Somerset Senior Healthcare Center June 8. To right-size the existing community and elevate its care experience and service offerings, the Parker worked with Spiezle to design and construct a new, 75,000-square-foot addition as well as renovations within the existing facility. Construction was adjusted accordingly to address and incorporate concerns brought on by the pandemic. Now, the addition serves as a new front door for the Parker—better distributing patients and residents, and better representing its newly branded image.



Led by Simon Nemeč, the No. 2 overall pick in the most-recent NHL draft, players attending the New Jersey Devils Development Camp enjoyed an afternoon visit July 11 to Newark Beth Israel Medical Center, an RWJBarnabas Health facility. Here, players pose with hospital staff after learning about the positive impact of The Beth Greenhouse—a sustainable, hydroponic conservatory that produces more than 5,000 pounds of locally grown lettuce, herbs and greens each year for residents of the South Ward and the surrounding community.



Trinitas Regional Medical Center's School of Nursing recently celebrated 49 graduates at its 168th commencement. The event featured a traditional pinning ceremony that symbolizes a rite of passage into the professional world of nursing and the nurse's commitment to those they care for. The class of 2022, in particular, faced unprecedented challenges during their two-and-a-half year nursing school journey, which started in January 2020, right before the onset of the pandemic.



On June 26, Girl Scouts of Northern New Jersey (GSNNJ) hosted a Family Adventure Day for over 100 new Girl Scout Daisies and Brownies and their families. The event featured Bergen County children's book author and Girl Scout mom Gia Lacqua, who spread a message of empowerment with a reading of "Lovey, Livy, Lu," the first book in her Limitless Little Leaders series. At the event, which took place at GSNNJ's Lake Rickabear Camp in Kinnelon, girls had the opportunity to win signed copies of the book and enjoyed a day of face painting, colorful hair clip-ons, cupcake decorating, and slime and s'mores making with their families.



Hudson Regional Hospital Chief Nursing Officer Felicia Karsos presented nursing student Eunice Rivera with a \$3,000 scholarship grant to help her complete her Associate Degree in Nursing program at Hudson County Community College. Rivera worked in her native Philippines as an educational material writer and teacher; she's worked at an optometry office since immigrating to the U.S. with her child in 2020. From left: Diana Sanchez, director of operations for Hudson Premier; Leon Colao, COO for Hudson Premier; Alicia Cote, assistant vice president of operations for HRH; Sheryl Syby, assistant vice president of nursing for HRH; Rivera; Karsos; Paula Lapas, director of business development for HRH; and Nazia Haque, business development specialist for HRH.



Into the breach

How community banks help businesses combat interest rate hikes

BY PATRICK RYAN

Community banks have historically been at the forefront of providing much-needed funds to small businesses in times of economic stress. Once again, the economy hangs in the balance. The Federal Reserve has been hiking interest rates systematically to combat rising inflation, which is at its highest mark in 40-plus years. Recession concerns are mounting.

The pendulum of economic priorities has swung from sustaining growth to preventing unsustainable growth, impacting you and your community bank in numerous ways.

Main Street needs our help to move through another period of uncertainty. Like a dependable neighbor, community banks will answer the call.

During the COVID-19 lockdowns, for example, community banks had a greater share in approving Paycheck Protection Program loans to small businesses than their larger, more complex counterparts.

That's not a surprise.

With our long-term relationships and specialized knowledge of local markets, businesses and customers, community banks made PPP funds quickly available to businesses needing an economic shot in the arm. That was not easy to do, but we made it happen.

And we'll need to help our customers during economic turmoil once more.

STARTING OUT AHEAD

Initially, rate hikes are advantageous to community banks. A portion of our assets include floating-rate loans which price daily, weekly or monthly off an index. So, as rates move higher, the index moves higher. So does the interest the borrower needs to pay to the bank.

Furthermore, the loans we're making today carry higher interest rates than the loans we did last year or the year before. Therefore, we will earn more revenue and interest income on these new loans.

While our liability costs ultimately move higher, there's a lag. Plus, community banks have non-interest earning deposits that don't change. We also have some deposits set at low rates that are not automatically repriced.

Over time, as rates grow higher and the competition for the deposits intensifies, community banks move up the rate they pay for the deposits. Still, there's a window where the bank does better financially as rates increase because the revenue pickup happens immediately. The higher cost of the deposits plays out over time.

That all happens during the early stages of a rate-increase cycle.

However, over time, as borrowers pay more for their debt, it can begin to put a strain on the cash flow of the business.

For instance, if a business borrowed a million dollars at 4% interest, they did that knowing how much revenue and in-

come they were projected to take in and how much debt they could afford at that rate. Two years later, that interest rate could be 6% or more.

Suddenly, that puts more stress and pressure on their business. Is the company making the same amount of revenue as it did before? Maybe. Perhaps it's even higher. But in some situations, revenue is down, and the interest-cost line item has increased.

And if the economy slows down enough, a segment of the borrowing population will not be able to repay their debts because expenses eventually exceed revenue, creating losses and cash flow short falls.

That hurts our customers and us. Community banks need their borrowers to pay them back. Otherwise, delinquencies and charge-offs in our loan portfolio drive our expenses higher.

Higher interest rates also have a dampening effect on economic activity and demand for new loans. This can also hurt community banks because if new loans are not made to replace loans that get paid off, revenue for the bank will decline.

These trends can hurt businesses and banks alike. We are in this struggle together.

WHAT COMMUNITY BANKS CAN DO

While this type of economic scenario does not provide easy answers, community bankers are here to help business

find the right solution for them.

One option includes reducing levels of debt.

That means allocating the dollars that might have been used toward capital expenditures or growth and applying those dollars to pay down debt. That helps de-risk the business, which allows them to weather the storm during a slower economic period.

This is where community banks come in.

Our job as community bankers is to help our customers and local businesses figure out the optimal capital structure and debt levels given the current economic realities.

In other words, we need to be good advisors.

Businesses need guidance on how to strike the right balance. For example, how much debt is the right amount of debt? How do you de-risk your business during economic uncertainty?

Businesses have many questions, just as they did just two years ago. So do bankers. But community banks have the robust financial resources their customers need to steer them through yet another major economic turn and find the right answers together.

Patrick Ryan is the president and CEO at Hamilton-based First Bank.



Ryan

Transplanting kidneys, transforming lives.

When you need a kidney transplant, the right treatment can help restore the quality of life you had before. RWJBarnabas Health offers a full range of the latest treatment options, research and clinical trials at two nationally recognized kidney transplant centers. You'll also find one-on-one care and innovative living donor programs, including New Jersey's first and only Living Donor Institute. Our goal is to get you back to the life you should be living. [Learn more at **rwjbh.org/kidneytransplant**](https://www.rwjbh.org/kidneytransplant)

RWJBarnabas
HEALTH

Let's be healthy together.

