

President's Message



Michele A. Adams, CTC, TCTANJ President

“It’s finally time for warm toes in the sand, watching beautiful sunsets, vacationing with the family and just enjoying all summer has to offer!!!”

I am very pleased to report that the 51st Annual Spring Conference held at the Tropicana Hotel and Casino in Atlantic City May 15-18, 2018 was another outstanding conference. Congratulations to Carl DiLeo, Chair, Maureen Cosgrove and Colleen Lapp, Co-Chairs as well as their entire committee for a job well done!! I thought the sessions were timely and very interesting. I would like to personally thank all of the speakers who took time out of their busy schedules to be with us. Their knowledge and insight help us tremendously with our professional lives. I would also

like to thank our ABM’s for their continued support. Our breaks during classes and our attitude adjustment hours were a great way to network with our peers and they would not have been possible without the generous donations of our ABM’s and County Associations.

Congratulations to our three Peter J. Clancy Memorial Scholarship recipients this year, Justin Biancamano, Maria Costa and James A. Smith. Each will receive \$1,500.00. I wish each recipient the best of luck in their future endeavors. Many thanks to Paul Lesniak, Darren Lowe and Joe Piesecki for their hard work and dedication to the scholarship program.

As you are all aware, S-1893 – SALT Charitable Contribution Law was signed by Governor Murphy and will take effect on July 3, 2018. We were asked for our thoughts and ideas relative to the implementation of the new law by the Division of Local Government Services. We met with several individuals from the DLGS during our spring conference and had conference calls to assist the DLGS in creating the rules and regulations for SALT. We very much appreciate the Division reaching out to our membership and allowing us to give them our insight and ideas of how to help

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us put this law into place. I believe they have done a great job making SALT as palatable for all of us as they possibly could.

During our Annual Business Meeting at the Spring Conference, our officers for the year 2019 were elected. Congratulations to President Elect Linda Canavan, 1st Vice President Carl Dileo, 2nd Vice President Effie Presley, 3rd Vice President Paul Lesniak, Treasurer Jeanette Larrison, As-

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2018 Officers

PRESIDENT

Michele A. Adams, CTC

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MEMBERSHIP SERVICES DIRECTOR

Jeanne K. Decker

*PO Box 23, Bay Head, NJ 08742
908-872-0666 • Fax: 732-701-1511*



MARK YOUR 2018 CALENDAR

- Wednesday, August 15th TCTANJ Executive Board Meeting
APA Hotel Woodbridge
120 Wood Avenue South, Iselin NJ 08830
- Wednesday, October 3rd Saul A. Wittes Education Seminar
Location to be determined
- Wednesday, October 17th TCTANJ Executive Board Meeting
APA Hotel Woodbridge
120 Wood Avenue South, Iselin NJ 08830
- November 13th – 15th League of Municipalities Conference
Atlantic City NJ
- Wednesday, December 5th TCTANJ Executive Board Meeting
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FROM THE EXECUTIVE DIRECTOR

With the signing of Senate Bill 1893 by Gov. Phil Murphy the state has created a possible conflict with the federal government. S1893, now signed into law, permits municipalities, school districts, and counties to establish charitable funds to accept donations from property tax payers in lieu of property taxes. Up to 90% of the donation would then be credited to their property tax bills. This would then become deductible on their federal income tax form.

Or so the state thinks. Internal Revenue Service notice 2018 – 54 informs taxpayers that the IRS intends to propose regulations addressing the federal income tax treatment of certain payments made by taxpayers for which taxpayers would receive a credit against their state and local taxes. So says the federal government about what the state proposes to do.

Section 11042 of “The Tax Cuts and Jobs Act” limits an individual’s deduction under section 164 for the aggregate amount of state, local taxes paid during the calendar year to \$10,000 (\$5,000 in the case of a married individual filing a separate return).

While the language of the proposed regulations was not released, the IRS appeared to warn taxpayers they could be in trouble if they rely on new state



Vincent A. Belluscio, Executive Director

laws to take a federal deduction to which they are not entitled. A complete copy of IRS notice 2018 – 54 is contained on the TCTANJ website at www.TCTANJ.org.

In the meantime, the state is moving ahead with the development of regulations to implement this new state statute. Division of Local Government Services director Timothy Cunningham and his staff have been working diligently on these regulations. They have sought the input of members of the TCTANJ. The state regulations must be in place by July 3.

According to the statute the municipality, school district or county must establish a charitable trust to accept the donations of the taxpayer. These charitable trusts would then report to the tax collector who has donated and the amount and the property to which the donation is to be

applied to. This donation would only apply to current taxes and not to delinquent taxes or liens.

The officers of the TCTANJ foresee many problems with the crediting of donations from the charitable trust to the property tax account. The charitable trust may only be set up for certain functions of government. Donations can only be accepted for those certain functions and not for the operation of general government. It would be the charitable trust’s responsibility to ascertain that the proper application of funds was made in accepting the donations in lieu of property taxes.

By the time you read this the regulations should be published by the Division and available for comment. Each of you should take the time to carefully read these regulations and make comments back to the Division on the regulations to make them workable within the tax office.

In another development on this matter, New Jersey Attorney General Gurbir Grewal has threatened to take the Internal Revenue Service to court over the issuance of these new rules that could stop New Jersey from circumventing part of President Trump’s federal tax overhaul.

In a letter to IRS Commissioner David Kautter, Grewal said New Jersey’s new law letting local governments accept property taxes in the form of

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THE ENTRY OF FINAL JUDGMENT IN REM BARS REDEMPTION NOT THE RECORDING OF SAME

By: Keith A. Bonchi, Esquire
June, 2018

Tax collectors have been taught that the right to redeem in an *in rem* foreclosure continues until the Final Judgment is actually recorded. This is based upon N.J.S.A. 54:5-104.65, which has language which suggests that the recording of the judgment vests title into the lien holder. It is the interpretation of the above cited statute that has led in the past for there to be a distinction between *in personam* tax sale foreclosures and *in rem* foreclosures.

An *in personam* foreclosure is one that is usually done by a third party lien holder that specifically names a defendant. Those individuals that have a right to redeem under N.J.S.A. 54:5-54 could redeem up and through the day Final Judgment is entered. However, in an *in rem* foreclosure, the right of redemption would continue past the day that Final Judgment was entered and up and through the day that Final Judgment was recorded. This distinction may no longer exist.



Keith A. Bonchi, Esquire

On June 11, 2018, the Appellate Division in an unpublished opinion known as Pro Cap II, LLC v. Clearview Equities, LLC indicated that in an *in rem* foreclosure, “N.J.S.A. 54:5-104.64(a) could not be clearer: it is the entry of final judgment, not the recording of that judgment...” that bars the right of redemption. In this case, a prior lien holder had gone down to the tax collector’s office after the Final Judgment was entered but before it was recorded, and the

tax collector apparently rejected the redemption. The Appellate Court held that the tax collector was correct and the right to redeem was cut off by the entry of the Final Judgment, not the recording of same. Therefore, this case places into question what has been historically taught in the past.

Therefore, based on the above cited opinion, the right to redeem may in fact be barred in an *in rem* foreclosure by the entry of Final Judgment. Hence, a party having a right to redeem under N.J.S.A. 54:5-54 still can redeem up and through the day Final Judgment is entered. The appellate court refused to recognize any further right to redeem until the Final Judgment was recorded. While this opinion is not a published binding opinion, to the best of my knowledge, it is the only opinion out there giving guidance in this matter. ■

President’s Message

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Assistant Treasurer Maureen Cosgrove, Corresponding Secretary Keri Stencel, Recording Secretary Bonnie Fleming, Sergeant-At-Arms Elizabeth Villano, and Chaplain Mary Picariello. Our Officers will be sworn in at the League Conference in November. Please show your support and make every effort to attend the breakfast and swearing in ceremony at the Tropicana on Wednesday, November 14th, 2018.

Most of us are gearing up for our annual tax billing time!! For those of us not doing estimated bills, hope-

fully the budget will be passed by June 30th with no delays and we can all get tax bills out earlier this year. One can only hope!!

As always, I encourage you all to get involved. If you have an interest, please give myself or any of the officers a call. We are always looking for new ideas.

I hope that you all have a fantastic summer - whatever plans you may have – ENJOY !!! ■

1ST VICE PRESIDENT'S MESSAGE:

I cannot believe summer is in the air! 2018 started off PREPAID, and then we went FAST, hoping it wasn't too FAST. Then things got SALTy! After all that, we still had a successful Spring Conference. Thank you all for the nomination of President in 2019, I do hope I can continue to do a good job for the TCTANJ.

I want to say how organized the Spring Conference was this year! My hat goes off to Carl Dileo, Maureen Cosgrove and Colleen Lapp, along with the Spring Conference Committee. I must say Dawn Wheeler you rocked with all the introductions and instructions, thank you. Also, the Day Coordinators; Dorothy Siek, Tyrone Young, and Elizabeth Villano (2019 Sergeant-at-Arms), thank you.

A big thank you to everyone that filled in for me at the TCTANJ booth, I called last minute and you all stepped up. Christopher Assenheimer, Frank Berardo, Sheryl Biondi, Jodi DeMaio, Aretha Dolphy, Colleen Ennis, Lois Frezza, Mary Jo Gilmour, Barbara Longobardo, Ida Mandich, Caryn Miller, Becky Overgaard, Chita Parker, Meena Sivakumar, Stephanie Stokes, Mary Testori, Addie Schmidt and of course we were so happy to see that Jeanne Decker and her husband George could make it after all. Thank you all.



Linda Canavan, CTC, 1st Vice President

At this time, we have a terrific committee still working on the TCTANJ By-Laws. This committee is headed by JoAnne Lambusta (whose office has been very accommodating to us) and overseen by Jerry Vitarello, along with Colleen Lapp, Annie Deeck, Jeanette Larrison, and myself. We are looking forward to bringing you some positive changes in the By-Laws in the very near future.

Marge Saharic said we should do estimated tax bills this year, especially if you don't have the funds. Have a wonderful summer!

Respectfully Submitted,
Linda M. Canavan, CTC ■

Executive Director

(continued from page 3)

charitable contributions is like laws enacted in more than 30 other states. It is consistent with previous IRS guidance. In the letter he pointed to a 2011 IRS memorandum that said taxpayers can take a deduction for charitable contributions to state and local governments.

In a statement made public, Gov. Phil Murphy said, "I remain committed to fighting the capital SALT deduction tax and am confident that the solution signed into law can and should be embraced by the IRS." The statement continued, "anything else is a flat-out admittance that politics rather than policy guides the decision of the Trump administration."

This Association continues to monitor the development of the regulations to implement this statute, as well as continuing to watch the activities in Washington regarding the permissiveness of this statute. We will continue to keep the membership advised as the process continues.

Have a safe and happy summer.

Until next time... ■

Lost & Found:

Black & white sweater was left behind at the Spring Conference. Contact Linda Canavan at 201-327-2609 ext. 228 to claim it.



BE VERY CAUTIOUS OF PACE

By: Keith A. Bonchi, Esquire
June, 2018

New Jersey Senate Bill S-1611 known as the new Property Access Clean Energy (PACE) legislation as of the date of preparing this article, had been approved unanimously by the Senate Environment & Energy Committee. This Bill is sponsored by Senator Bob Smith and seeks to amend the current PACE statute to make it easier to obtain financing for clean energy programs for commercial, multi-family, non-profit and mixed use properties.

The advocates of PACE argue that it will allow a large number of energy efficient improvements in properties throughout New Jersey thereby reducing carbon emissions and saving other monies. The advocates of this legislation seek two major changes in New Jersey that has never been afforded to any other private entity.

First, the Bill authorizes municipalities to provide for public financing of renewable energy systems. The Bill seeks to allow municipalities to pass an ordinance to do a special assessment on real estate in order to fund costs of a private company to install renewable systems on buildings. The statement to S No. 1611 limits the Bill to “owners of industrial, agricultural, commercial, residential property of five or more dwelling units and property owned by tax exempt or non-profit entities such as school, hospital, institution of higher education, or religious institution may participate in the program.”

In essence, the municipality would enact a special assessment on the real estate for the improvement. The tax collector would collect monies for the special assessment under the proposed legislation. The monies would be collected at the same time taxes would be collected with the same delinquency rate for unpaid taxes. In essence, for the first time, a private entity would be able to utilize the municipal tax collection system and special assessment law to finance a private improvement on privately owned real estate.

This Bill has two significant areas of concern for local government. The first issue is that it allows a private entity to utilize the special assessment law to utilize the property owner’s equity to place a lien on the real estate for the cost of the private improvement. As a result of the above, the PACE special assessment while limited to the project costs, becomes an enforceable first lien on the real estate. The PACE special assessment is more secure than any mortgage since it has priority over a mortgage and cannot be foreclosed by the failure to pay later real estate taxes. The pro-



Keith A. Bonchi, Esquire

posed legislation is precedent setting in that municipalities simply have not been in the business of financing and collecting monies for private improvements.

The proposed legislation goes on to change the priorities set forth in N.J.S.A. 54:5-9 which is one of the most important statutes in the Tax Sale Law. Currently, a municipal lien is paramount to any lien except a subsequent municipal lien. Whether it be a municipality or a third party lien buyer, the owner of that lien can foreclose out any other lien except a Spill Fund Act lien.

The proposed legislation would make a PACE special assessment a “continuous first lien on the property against which the PACE special

assessment agreement is recorded ...”. The PACE special assessment remains a continuous first lien on real estate and is “paramount to all prior or subsequent alienations and descents on such real estate or encumbrances thereon, except subsequent taxes or assessments....”. While the above change to N.J.S.A. 54:5-9 may be slight, it is significant. While unpaid subsequent taxes and assessments have priority, this does not apply to all municipal liens. This language should be changed to include all municipal liens. Unpaid utility bills, demolition liens, property maintenance liens and other subsequent municipal liens do not retain their priority.

Furthermore, the proposed legislation goes on to state that a PACE special assessment “shall survive any subsequent action to foreclose a right of redemption and continue as a first lien on the real estate....”. In other words, a third party lienholder or even a municipality that holds a subsequent lien for unpaid taxes cannot foreclose out a prior PACE special assessment. In other words, the proposed legislation gives PACE a super priority over all municipal liens and makes it impossible for that interest to be foreclosed out.

The net effect of the above will make municipal liens worth less money to third party lien buyers. Hence, whoever takes the property subject to a foreclosure also takes any unpaid PACE assessment. This language provides PACE assessments priority over municipal liens of any nature including taxes.

While the above proposed legislation is permissive and can only happen if a municipality passes same, I am fearful that a municipality will not understand the full import of what it is doing. The proposed legislation provides the PACE assessment to be in such a secure position, that private companies will encourage 100%

financing since it is ahead of any municipal lien. As a result of the above, there will be a substantial amount of defaults and when this happens, it is essentially in a first position and the municipality's unpaid taxes, assessments or other liens are behind same. In other words, if there is not enough equity in the property, the municipality ends up paying the PACE assessment.

It was recently estimated by the State Commission Investigation Report that over \$100 million dollars in tax liens are sold each year. The net effect of this legislation will be to reduce the amount of liens paid since tax lien buyers will now take subject to PACE special assessments and will no longer be in a first position as long as they pay subsequent taxes.

The TCTA is closely watching this Bill. The TCTA will work with the New Jersey League of Municipalities to try to get productive changes to this legislation to keep a municipality in a first position. A municipal lien should always be paramount to any other interest and also have the right to foreclose all subordinate liens. Again, the Tax Sale Law of 1918 has worked well for 100 years. N.J.S.A. 54:5-19 is part of the original Tax Sale Law of 1918. It has stood the test of time for approximately 100 years. The proposed change envi-

sioned in this Bill, for the first time, would allow private financing to place a special assessment on property and that special assessment could not be foreclosed out by a municipal lien. The net effect of the above is to subordinate local taxes and other municipal liens to the PACE special assessment since the cornerstone of the Tax Sale Law is its ability to foreclose out all subordinate liens.

Since a tax sale certificate would no longer be able to foreclose out a PACE special assessment, the clever wording of the proposed legislation does in fact subordinate municipal liens to a PACE special assessment.

For the above stated reasons, the TCTA will attempt to be a productive voice in attempting to effectuate needed changes to the above legislation. While the special assessment is voluntary to each municipality, if it is enacted, a property is never truly free and clear of any lien until the PACE special assessment is paid. In the end, if there is not enough equity in the property, it is the municipality that will have to pay that lien to clear title at a public land sale.

This raises significant concerns for every municipality in the State of New Jersey and the TCTA will attempt to effectuate responsible changes to the proposed legislation. ■

Happy Retirement Jeanne!!!!

I would like to take this opportunity to express appreciation and thanks from myself as well as all of the past presidents she served, and all of our members for the tremendous time and energy Jeanne Decker has spent during her time as our TCTANJ Membership Services Director. Jeanne will be retiring from this position as of December 31, 2018.

Jeanne first began her Tax Collector journey in 1978 when she was elected to the position of Tax Collector for the Borough of Roselle Park in Union County and held that position along with the position of Chief Financial Officer for the Borough until 2002. During that time in Roselle Park, Jeanne became a member of our association upon becoming President of Union County TCTA. As an active member of our association taking on positions such as a member of the League of Municipalities Conference, a member of the Spring Conference Committee, Conference Co-Chair and Chair, a member of the Budget and Finance Committee, Newsletter Editor, TCTANJ Sergeant At Arms and finally working her way up to President of our State Association.

Once Jeanne retired in 2002 she hit the ground running and became our Member Services Director and served in that capacity for the past sixteen years. Jeanne has given our association a total of 40 YEARS OF SERVICE. There is no way we can ever repay her for her dedicated service and all the help she gave to each and every one of us at one time or another. TCTANJ has been such a large part of Jeanne's life.

Jeanne has told me that she still intends to stay active attending Executive Board Meetings and will continue to support TCTANJ in any capacity as a past President and life member.

We wish you happiness, love and health in your retirement. You are one of the most gracious, devoted and dependable persons I know. Enjoy your time with George your children and grandchildren. With much love and appreciation we congratulate you on a JOB WELL DONE!!!

Thank you for being you!!

Michele A. Adams, President TCTANJ



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Registration Deadline: Friday, July 20, 2018

Agenda: <http://www.nrtcta.com/pdf/2018%20CONF%20AGENDA.pdf>

Registration form: <http://www.nrtcta.com/pdf/2018%20CONF%20REGISTRATION.pdf>

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Program Book Ads: <http://www.nrtcta.com/pdf/2018%20PROGRAM%20AD%20PRICES.pdf>

Click here for our membership application: <http://www.nrtcta.com/pdf/2018%20MEMBER%20APPL.pdf>

PROGRAM: Up to 16.5 credit hours in 2 ½ days. We will feature speakers from as many member states as possible. CTC and CFO CEUs will be applied for. You will enjoy camaraderie, networking, vendor exhibits from relevant service providers, and outstanding professional development in a resort setting. **Preliminary agenda includes sessions on:** Ethics; Data Privacy; Federal Bankruptcy Law Update; Fraud Prevention & Internal Controls; Active Shooter Scenarios; IRS / Payroll Regulations; SALT limitations / Effects on local property taxation and budgets; Customer Service for Municipal Employees. **Classes run all day Monday and Tuesday, and a half day Wednesday.** *Breakfasts and lunches are included. There is a Gondola Ride and reception Sunday evening, and a banquet dinner on Tuesday. Monday's dinner is on your own. Parking costs are on your own.*

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2018 51st Annual TCTANJ Spring Conference



The 2018, 51st Annual Tax Collectors and Treasurers Association Spring Conference was held at the Tropicana in Atlantic City from May 15th – 17th and was an informative event. In total, 457 registered and participated in 14 different forums throughout the three day event.



The “Online Registration” and printing of your badges seems to have caught on and has been successful. All sessions were well attended and all topics were both informative and well presented. We received very positive feedback on our sessions and great suggestions for future planning. Your suggestions have been heard. Our goal this year was to try to conduct new and innovative sessions and hopefully we accomplished just that.



A GREAT BIG THANK YOU to all of our speakers this year!!! Without your vast knowledge this conference would not have been possible. Thank you for the insight and knowledge that you generously shared; you have inspired all of us and have given us the tools to help us reach our full potential. Thank you for taking time out of your busy schedules to help each and every one of us better serve our municipalities.



We would also like to thank all of our associate business members and county organizations. Your contributions enabled all guests to enjoy daily activities and refreshments which made networking with our peers a huge success. Our breaks during classes and attitude adjustment hours provided us with great conversation and the chance to meet new people which would not have been possible without our vendor and county association donations.



We would also express our gratitude to Edmunds and Associates, MGL Printing and Real Auction for funding our Country Western Night on Wednesday evening. A good time was had by all....so the survey says!!!



We would like to express our sincere appreciation to the day coordinators, the day scanners, the registration desk workers, the Spring Conference Committee, the TCTA Executive Board Members and TCTA President Michele Adams. The conference would not have been possible without the hard work, experience, knowledge, and support that you all gave throughout the entire conference.

Next year’s conference is already in the planning stages, and if you would like to help then please give us a call. Again THANK YOU, THANK YOU, THANK YOU to all who helped make the 51st Spring Conference such a great success!!!!

Colleen Lapp
2018 & 2019 Co-Chair

Maureen Cosgrove
2018 Co-Chair/
2019 Chairperson

Carl M. Dileo
2018 Chairperson

Our Associate Business Members that exhibited at the TCTANJ 51st Annual Spring Conference!

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for knowledge!



We appreciate you!

The 51st Annual Spring Conference Committee would like to thank the following sponsors that donated to our afternoon breaks & receptions.

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9:00 AM – 9:50 AM – REGISTRATION AND CONTINENTAL BREAKFAST

10:00 AM - 11:00 AM – RELATIONSHIP BETWEEN TAX COLLECTOR, CFO AND AUDITOR

SPEAKER: Valerie Dolan, Nisivoccia & Company, LLP

Credits: CTC – 1 Contact Hour Reporting/Billing and Collection
CFO/CMFO/CCF – 1 Contact Hour Accounting

11:00 AM - 12:00 PM – ETHICS

SPEAKER: Susan Jacobucci, Administrator Borough of Paulsboro

Credits: CTC – 1 Contact Hour Ethics
CFO/CMFO/CCF – 1 Contact Hour Ethics

12:00 PM – 1:00 PM – LUNCH BREAK

1:00 PM – 2:00 PM – SALT – Senate Bill 1893

SPEAKER: Keith Bonchi, TCTANJ Legal Counsel

Credits: CTC - 1 Contact Hour Legislation
CFO/CMFO/CCF - 1 Contact Hour Budgeting

2:00 PM – 3:00 PM – ELECTRONIC TAX SALE

SPEAKER: Margaret Saharic, Tax Collection Division of Local Government Services

Credits: CTC – 1 Contact Hour Enforcement
CFO/CMFO/CCF – 1 Contact Hour Management & Ancillary Subjects

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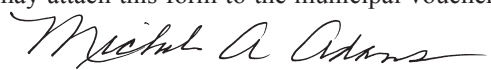
Fax No. 973-728-2877
Phone No. 973-728-2782

_____ MEMBER \$45.00 _____ NON-MEMBER \$65.00

NAME _____ MUNICIPALITY _____ OR RETIRED _____
ADDRESS _____ AM SESSION _____
PM SESSION _____
PHONE NO. _____ FAX NO. _____ E-MAIL _____ LUNCH _____

CLAIMANT’S CERTIFICATION AND DECLARATION:

I do solemnly declare and certify under penalties of the law that the within bill is correct in all its particulars, that the articles have been furnished or services rendered as stated therein, that no bonus has been given or received by any person within the knowledge of this claimant in connection with the above claim, and that the amount charged is a reasonable one. Local Government Services has approved this type of expense for payment by a municipality. (The Local Finance Board has approved this form of voucher.) It is not necessary to mail municipal vouchers to the Association to sign. You may attach this form to the municipal voucher for payment and audit purposes.)
Michele A. Adams, President, TCTANJ



CANCELLATION MUST BE MADE 7 DAYS PRIOR TO THE SEMINAR TO BE ELIGIBLE FOR A REFUND

Some fun facts about the 51st Annual Spring Conference

By: Chair, Carl Dileo CTC, Co-Chair, Maureen Cosgrove CTC, Co-Chair Colleen Lapp, CMFO

Total Number of Registrations: 457 Total Number of Vendors: 53 Total Number of Booths: 25

<u>Title of Session Total</u>	<u>Total Number of Attendees</u>
Opening Comments of the Director	247
Legislative Update	311
Record Management.....	269
Tax Appeal Primer.....	284
In Rem/In Persona Foreclosure.....	241
Minding the Gap	303
PD 65.10 Filing with County & Finance	333
Common Technical Issues	229
Managing Your Municipalities Surplus.....	105
Customer Service.....	300
Division Updates (review of electronic tax sale)	231
Division Update - FAST.....	91
Bankruptcy Strategy Working with Your Attorney & CFO	213
Ethics, Theft and Crimes in Government what you need to know	205

CEU Certificates for the 2018 TCTANJ Spring Conference have been emailed.

Please email tctanjspringconference@tctanj.org with questions or to notify the conference committee if you did not receive your CEU Certificates.



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**TAX COLLECTORS & TREASURERS ASSOCIATION
OF NEW JERSEY**

NEW JERSEY LEAGUE OF MUNICIPALITIES CONVENTION

2018 ATLANTIC CITY ROOM RESERVATIONS

**TROPICANA HOTEL
NOVEMBER 13th – 15th, 2018**

***RESERVATIONS ARE LIMITED, RETURN FORM NO LATER THAN AUGUST 31, 2018**

NAME _____ **ADDITIONAL NAME:** _____

MUNICIPALITY: _____

ADDRESS: _____

MEMBERSHIP NO. & TITLE _____

TELEPHONE # _____ **FAX #** _____ **E-MAIL** _____

DATE OF ARRIVAL: _____ **DATE OF DEPARTURE:** _____

NO. OF NIGHTS: _____

ROOM RATES:

\$120.00 PER NIGHT FOR STANDARD ROOM

[Payment by Voucher: \$120.00 per night / Personal Payment: \$135.94 per night]

ROOM TYPE: TWO DOUBLE BEDS _____ KING SIZE BED _____ NON-SMOKING _____

14% TAX ON ANY RESERVATIONS NOT MADE WITH MUNICIPAL VOUCHER

****PARKING FEE OF \$10.00 NOT INCLUDED IN ROOM RATE.**

THE HOTEL IS IMPOSING A \$50.00 CHARGE FOR EARLY DEPARTURES.

LEAGUE CANCELLATION POLICY: YOU WILL BE RESPONSIBLE FOR THE ENTIRE COST OF EACH ROOM CANCELED AFTER OCTOBER 31st, 2018. **ROOM RESERVATIONS MADE THROUGH THE TCTANJ MUST BE CANCELED THROUGH THE TCTANJ RESERVATION CHAIR**

SIGNATURE

MAIL OR FAX THIS FORM TO:

*Rita DeNivo, CTC
Tax Collector
Township of West Milford
1480 Union Valley Road
West Milford, NJ 07480
973-728-2785
973-728-2877 Fax
taxcollector@westmilford.org*

MAIL VOUCHER/PAYMENTS TO:

*Tropicana Hotel & Casino
Brighton & The Boardwalk
Atlantic City, NJ 08404*

**TAX COLLECTORS & TREASURERS ASSOCIATION OF NEW JERSEY
WOULD LIKE TO INVITE YOU TO JOIN**

PRESIDENT MICHELE A. ADAMS

&

2018 TCTANJ OFFICERS

BREAKFAST BUFFET MEETING

DIVISION UPDATE

1.0 Contact Hour: CTC Reporting Billing Collection; CMFO/ CCFO Office Mgmt. & Ancillary,
RMC Finance; QPA Office Admin/ General Duties

REGISTRATION FORM

**Tropicana Hotel & Casino, Brighton & The Boardwalk
RESERVATIONS WILL BE LIMITED AND SUBJECT TO AVAILABILITY**

HAVANA TOWER – MAMBO ROOM

WEDNESDAY, NOVEMBER 14th, 2018

9:30 A.M. – 12:00 P.M.

****BUSES AVAILABLE IMMEDIATELY AFTER SESSION****

\$25.00 for Members, Associate Members & Guests

\$35.00 for Tickets Purchased in Atlantic City (TICKETS ARE LIMITED – IF AVAILABLE)

CLAIMANT’S CERTIFICATION AND DECLARATION:

I do solemnly declare and certify under penalties of the law that the within bill is correct in all its particulars, that the articles have been furnished or services rendered as stated therein, that no bonus has been given or received by any persons within the knowledge of this claimant in connection with the above claim, and that the amount charged is a reasonable one. Local Government Services has approved this type of expense for payment by a municipality.

(This form of voucher has been approved by the Local Finance Board. It is not necessary to mail municipal vouchers to the Association to sign. You may attach this form to the municipal voucher for payment and audit purposes.)



Michele A. Adams, CTC
President, TCTANJ

MAKES CHECKS PAYABLE TO: TCTANJ

Please Respond by October 26, 2018

732-946-2820 ext. 1401 Office

732-946-0116 Fax

MAIL TO:

**Attn: Jeanette M. Larrison, CMFO/ CTC
Holmdel Township
4 Crawford's Corner Road
Holmdel, NJ 017733**

jlarrison@holmdeltownship-nj.com

Enclosed is Check for _____ Ticket/s

PRE-RESERVED TICKETS WILL BE AVAILABLE AT THE DOOR

Please Print Clearly or Type

Name _____ Membership No _____

Employer _____ Address _____

Telephone _____ Fax _____ E-Mail _____

PETER J. CLANCY MEMORIAL AWARD STATUS REPORT

This year's 51st Annual TCTANJ Conference in Atlantic City was very well attended. The Peter J. Clancy Memorial Scholarship Award was presented on behalf of the Associate Business Members and the TCTANJ members during Wednesday's annual association meeting.

This year's recipients of the Peter J. Clancy Memorial Scholarship Award were: Maria Costa, James A. Smith and Justin Biancamano. Each recipient is receiving a scholarship in the amount of \$1,500.00. Maria is currently a junior and majoring in Accounting at the Coastal Carolina University in South Carolina. James is a junior at Florida State University and is pursuing a double major in Finance and Communications. Finally, Justin will be entering the University of Rhode Island where he will be studying Finance and Statistics.

On behalf of the TCTANJ and ABM members congratulations go out to Maria, James and Justin. We also wish to thank all of our applicants and wish them all the best in their academic endeavors. The Scholarship Committee often tracks nominees over a few years, so we urge applicants to resubmit nominations for future potential awards. We wish our recipients and all of our applicants a great summer as they rest up and prepare for another semester of studies.

The Scholarship Committee always loves to hear from any and all previous winners, so we can report their progress in upcoming issues of the Criterion. Please forward any such information to me at plesniak@elizabethnj.org or to Darren at the address show below for donations.

The Committee would like to thank the Regional TCTA associations for their continued support and donations. Without your continued support the Peter J. Clancy Scholarship would not be able to exist. Thank You.

That's all for this report...but remember: if you wish to make a donation to celebrate any event or commemorate any person, the Scholarship Committee of the TCTANJ - TCTANJ/ABM will be more than happy to send the appropriate acknowledgments on behalf of you, your family or your group.

LET'S MAKE THE 2019 PETER J. CLANCY SCHOLARSHIP THE BIGGEST EVER!

Regards, Paul M. Lesniak, Chair TCTANJ Scholarship Committee

As always, please make your donation checks payable to:

ABM OF TCTANJ SCHOLARSHIP FUND

and mail them to:

DARREN LOWE

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NEW PROVIDENCE, NJ 07974

Phone: (908) 665-1999

THANK YOU VERY MUCH!

HAVE A SAFE AND ENJOYABLE SUMMER!!

On behalf of the

TAX COLLECTORS & TREASURERS ASSOCIATION OF NEW JERSEY

AND THE ASSOCIATE BUSINESS MEMBERS OF THE TCTANJ

SAVE THE DATE

52ND ANNUAL SPRING CONFERENCE

MAY 14-16, 2019

**Tropicana Hotel and Casino
in Atlantic City, New Jersey**

TROPICANA

ATLANTIC CITY

We are looking for volunteers to help in planning the education sessions as well as the Registration Booth and various other responsibilities.

This is an opportunity to “get involved” meet other members and help to make next year bigger and better!!!

If you are interested and would like to participate, please email Maureen Cosgrove at mcosgrove@twp.berkeley.nj.us or Colleen Lapp at clapp@middletownnj.org for more information.

**WE ARE LOOKING FORWARD
TO SEEING YOU ALL IN
ATLANTIC CITY IN MAY 2019!**

Government Employees Political Action Committee

**Join Together to Form A Voice for Government
Employees That Will Be Heard Statewide**

A united voice is being formed to help in supporting those state legislators who recognize the importance of recruiting and keeping trained, qualified and dedicated public employees by enacting legislation to protect their employment rights, their pensions and their benefits. GEPAC has been formed to be that united voice.

A personal donation of \$10 to \$25 or more will help to build the PACs treasury so that in the next legislative election we will be prepared to recognize and support those candidates who best demonstrate a desire to support and protect the rights of government employees.

Won't You Join Now?
Contributions May be Sent to:

GEPAC
P.O. Box 733
Northfield, NJ 08225-0733

Your Future Depends on the Decisions You Make Today

Registered with the New Jersey ELEC as a Political Action Committee

2018 COUNTY MEETING DATES

Bergen County:

Monmouth /Ocean TCTA:

Friday, September 14th 9:00 am
Friday December 7th (Ocean) 6:30pm

Bergen County TCTA:

Board Meetings: Park Ridge Marriott

Thursday, August 23rd 9:00 am
Thursday, October 25th 9:00 am

Regular Meetings: Seasons Restaurant, Washington Township

Thursday, September 20th Noon
Wednesday, December 5th Noon (Holiday Meeting)

TCTANJ

*Thank you for your
continued support!*

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Email: membership@tctanj.org
Website: www.tctanj.org

Members' Corner

by Maureen Cosgrove, CTC/CMFO

Best Wishes for a healthy, happy retirement to:

Diane A. Kusmanick, Tax Collector Deptford Township, Gloucester County, retired on August 31, 2018 after 26 years of dedicated public service.

Kim H. Letrick, Principal Account Clerk, Township of Brick, Ocean County retired after 32 years of dedicated public service.

Jacqueline Sharkey Tax Collector for the Borough of Wood Ridge, Bergen County retired June 1, 2018.

Christine Manolio, CFO, Township of Toms River, Ocean County retired June 30, 2018 after 25 years of dedicated public service.

Get well wishes and prayers:

Please keep Jeanne Decker our Membership Services Director in your prayers.

Michele Adams, President of the TCTANJ and Tax Collector of the Township of Maple Shade. Wishing her a speedy recovery from her surgery.

Our condolences to members and families of the following who have recently passed away:

Catherine H. Hendrickson, former Tax Collector of the Township of Cranford passed away on March 5, 2018. Please keep her family in your prayers.

Catherine S. Henderson, former Administrator for the Borough of HoHoKus and former CFO for the Borough of Emerson, passed away on June 25, 2018. Please keep her family in your prayers.

Our condolences go out to Marge Powell former Tax Collector of Harrison, Hudson County on the passing of her husband.

Our condolences go out to Anne Deeck, Tax Collector for the Borough of National Park, on the passing of her mother on June 13, 2018.

That's all for now. If you have any news to share, please email me at mcosgrove@twp.Berkeley.nj.us

Important Notice

Please note our address:
TCTANJ Membership Services
PO Box 23
Bay Head, NJ 08742

Unless otherwise noted, please direct all written correspondence, including membership renewals to this address.

Also note our Membership Services office telephone and fax numbers:

Phone: 908-872-0666

Fax: 732-701-1511