



relocation focus

The Newsletter of the New Jersey Relocation Council

Fall 2015

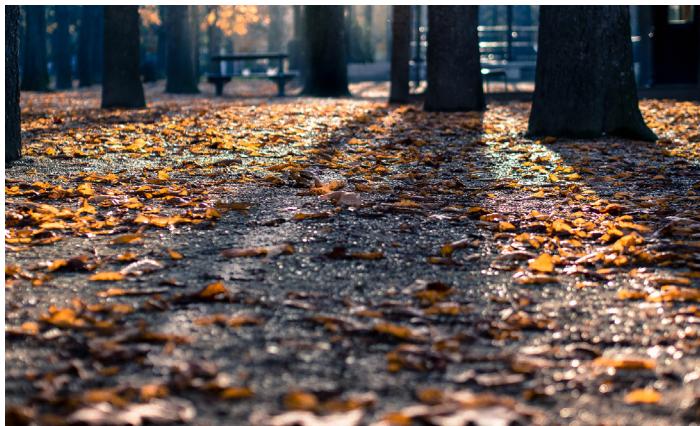
Welcome!

New Jersey Relocation Council welcomes you to the NJRC Fall 2015 Conference here at Fiddler's Elbow Country Club! We are excited to present an exciting agenda and the opportunity for you to meet with fellow global mobility professionals in the Garden State. Our conference today rewards corporate members up to 5 CRP credits and attendees to our General Session can earn 3 CRP credits towards your CRP designation.

Lunch is provided as part of your registration and we hope you will utilize this time to enjoy socializing with the membership, speakers, and guests. We extend a hearty welcome to our new members and look forward to your participation in the future.

Finally, a heartfelt thank you to our sponsors who continue to provide support at every conference. Their support enables us to bring high quality events to our members every spring and fall.

NJRC welcomes your suggestions and ideas for future meetings. After this conference, we will send out an on-line survey for our Meeting Evaluation. Your feedback is critical for the continued success of our organization and the growth of the membership. We appreciate your insight as we strive to develop events that meet our members' interests and needs.



Chairperson's Message

Fall marks the beginning of the season in which we often reflect upon life and appreciation. Thanksgiving is a time of giving thanks for the bounties we have - family, friends, health and the simple things that make us happy.

In the spirit of the season, I would like to personally thank each and every one of our members and volunteers who help make NJRC one of the finest Worldwide ERC regional chapters in the country.

Our conferences are one of my most highly attended conferences on the East Coast and our members enjoy the ability to earn significant credits towards their CRP designations two to three times per year.

These achievements could not be met without the dedication of our volunteers as well as the ongoing commitment from our members to embrace the benefits of our chapters.

On the heels of giving thanks, we also need to remember it is the season of giving.

I encourage you to help New Jersey Veterans who have courageously served our country and, in return, serve them today and in the future through **Community Hope®**, our 2015 Fall Conference Charity initiative.

This year, you will see new learning opportunities, events and chapter benefits appear as we continue to enhance our services for our members. I encourage everyone to get involved and continue to steer the chapter towards the future. It is a privilege to continue serving as the Chapter's Chairperson and I look forward to seeing everyone in 2016 and beyond.

Warmest wishes for a wonderful fall and holiday season,

Bruce Francis, CRP
NJRC Chairperson

NJRC Fall 2015 Meeting
November 12, 2015

Agenda

8:00 a.m. - Corporate Member Registration and Continental Breakfast
9:00 a.m.

9:00 a.m. - Corporate Only Round Table
Moderators: Jennifer Giordano, CRP, GMS-T
NJRC Vice President
Director, Mobility Services for Johnson & Johnson Services, Inc.
Susy Arellano, GMS-T
Manager, US Relocation Services and Talent Mobility for Johnson & Johnson Services, Inc.

Corporate attendees will gather to discuss what's keeping them up at night. NJRC Corporate Roundtables have drawn representatives from Merck, ADP, Bristol-Myers Squibb, Johnson & Johnson and many more. This year, we're building an interactive corporate roundtable discussion focused on the topics YOU want to hear about.

9:00 a.m. - General Registration and Informal Networking
10:45 a.m.

11:00 a.m. - NJRC Welcome/Introductions/Financial Update
Bruce Francis, CRP
NJRC Chairperson of the Board, ADP
Julie Cibelli, GMS-T
NJRC President, Nelson Westerberg
Jeff Cromie
NJRC Treasurer, Wells Fargo Home Mortgage

11:15 a.m. - "TILA/RESPA Update"
Presenter: John F. McGowan, Esq.
LCM Relo Solutions

11:30 a.m. - "How to Design a Life Worth Smiling About"
Keynote Speaker: Darryl Davis
President, Darryl Davis Seminars

In today's world, life can be STRESSFUL, and because of that, it's important not only to know how to deal with stress, but how to move through it and get to the other side. In this fast paced presentation, Darryl gives a comical and entertaining way for attendees of all levels of experience to have more joy and less stress in their lives. Based on the book with the same title, this presentation is full of stories and inspiring messages to help give people hope, even excitement, about the opportunities that exist for them in their future. When Daryl is done you will have less stress, focused, and motivated to start being in action in your lives.

12:30 p.m. - Lunch
1:30 p.m.

1:30 p.m. - "The Opening of Cuba - Global Mobility Challenges"
Presenter: James Cassidy, CPA
Senior Tax Director, Global Employer Services

A discussion focusing on the global mobility issues for a new emerging marketplace

- Country profile
- Global mobility issues
- Individual taxation
- Payroll & currency issues
- Potential tax planning considerations

2:30 p.m. - Break
2:45 p.m.

2:45 p.m. - Domestic/International Breakout Table Discussions

4:15 p.m. Moderators:

Steve Alverson

Global Account Manager - AIReS

Kim DePinto

Director of Business Development - WHR Group

Jack Jampel

HR Senior Manager Global Mobility - Stryker Corporation

LaShell Tinder

HR Mobility Manager - Skanska

Heather Leigh Tuttle

Director, Global Mobility - Merck & Co.

Mark Eschbacher

Corporate Sales Executive - Graebel Moving

Reed McLellan

Vice President, Global Mobility Solutions - RELO Direct® Inc.

Mike Kluge

Account Executive - Quicken Loans

Bernadette Coghlan-Walsh, CRP, GMS-T

HR Manager, Relocation and Global Mobility Linde North America, Inc.

Jarrin Cotten

Manager, Business Development - Plus Relocation

Marian Hedeman

President - Customer Service Relocation

Matt Canfield

Senior Vice President, Relocation and Affinity Lending - EverBank

Join your fellow members for a collaborative and thought-provoking dialogue session covering U.S. domestic temporary assignments, repayment agreements, Millennials, supplier and corporate relationship building, international assignments, and cost-effective policies.

4:15 p.m. - Charity Presentation: Community Hope - Hope for Veterans® Program

4:45 p.m. Presenter: Sharon Byrnes, GMS-T
Chairperson, Community Outreach Committee

Community Hope is the largest nonprofit serving homeless veterans and families in and around New Jersey. Through their Hope for Veterans® Programs, they have rescued over 2,000 veterans and their families from homelessness and despair. Currently, they support and shelter over 165 Homeless Veterans and will re-house more than 750 homeless Veterans and Veteran families this year.

4:45 p.m. - Closing Remarks

5:00 p.m. Julie Cibelli, GMS-T
NJRC President, Nelson Westerberg

5:00 p.m. - 7:00 p.m. Cocktail Reception and "Off to the Races" Fundraiser

The NJRC fall meeting has been approved for 5 CRP/SCRP credits: 2 credits for Corporate Roundtable participants and 3 credits for the General Session

Information will be emailed to all attendees who have CRP or SCRP designations with instructions for obtaining the credits on the ERC website



NJRC Supports Community Hope and Hope for Veterans®

The New Jersey Relocation Council is strongly committed to our philanthropic efforts and has consistently helped thousands of people in the last decade. During this year's 2015 NJRC Fall Conference, we are excited to support Community Hope.

Since 1985, Community Hope has provided housing and essential services to young adults and individuals in recovery from a debilitating mental illness. They opened their first therapeutic residence and recruited caring, professional counselors who could assist individuals in making a successful transition back to community and family life after many months, often years, of repeated psychiatric hospitalization. Today, Community Hope operates

40 residential facilities and is home to more than 335 individuals in recovery.

Community Hope is also the largest nonprofit serving homeless veterans and families in and around New Jersey. In 2004, they channeled



their experience in residential recovery programs to help former servicemen and women in dire need, opening the largest transitional housing program in New Jersey for homeless veterans. Through their Hope for Veterans® Programs, they have rescued over 2,000 veterans and their families from homelessness and despair. Currently, they support and shelter over 165 Homeless Veterans and will re-house more than 750 Homeless Veterans and Veteran Families this year.

In their efforts to help end veteran homelessness, they provide a continuum of services that include:

Supportive Services for Veteran Families: Proactive services to help veterans and veteran families avert homelessness by providing rapid re-housing and homeless prevention services.

Transitional Housing: Where homeless veterans can reside for up to two years with comprehensive support services aimed at helping them rebuild their lives, re-enter the workforce and graduate on to permanent stable housing.

Permanent Supportive Housing: Valley Brook Village for Veterans consists of 62 units of newly-constructed housing to ensure that homeless veterans have a place to call home and the support they need. Plans for phase II of the development are underway. In partnership with Morris Habitat for Humanity, our Veterans Housing Rehabilitation will provide a home for 4 veterans. We are in the final stages of renovating the home in Chester, NJ.

NJRC Contributions

During the conference, NJRC is supporting Community Hope and the Hope for Veterans program by making a NJRC chapter donation to the organization, as well as donating proceeds from the "Off to the Races" Fundraiser that is taking place during our reception.

We are asking our chapter members to also help support this charity through various options during the conference.

- Make a donation (via check)
- Provide gift cards for food stores (Stop N Shop, ShopRite, etc.) or Walmart or Target
- Bring personal care items (soap, toothbrush/toothpaste, deodorant, disposable razors)
- Participate in the "Off to the Races" Fundraiser"
- Donations can also be made at their website at <https://www.communityhope-nj.org/>

Community Hope believes that those who honorably served our country and defended our freedom deserve a roof over their head and to live with dignity. Let's show our appreciation and support for such a noble cause this Veteran's Day.

Your Thoughts Create Your Actions

*By Darryl Davis
President, Darryl Davis
Seminars*

Your thoughts are the genesis of any actions. Whatever you do, any action you take, is spurned by a single thought. These thoughts – simple, sometimes complex – are what lead to the actions that define your life. Even the inactions – those things you don't do – started somewhere in your mind. They compile, one on top of the other, making up the blueprints of what is to become your life.

Thoughts create actions.

Actions get results.

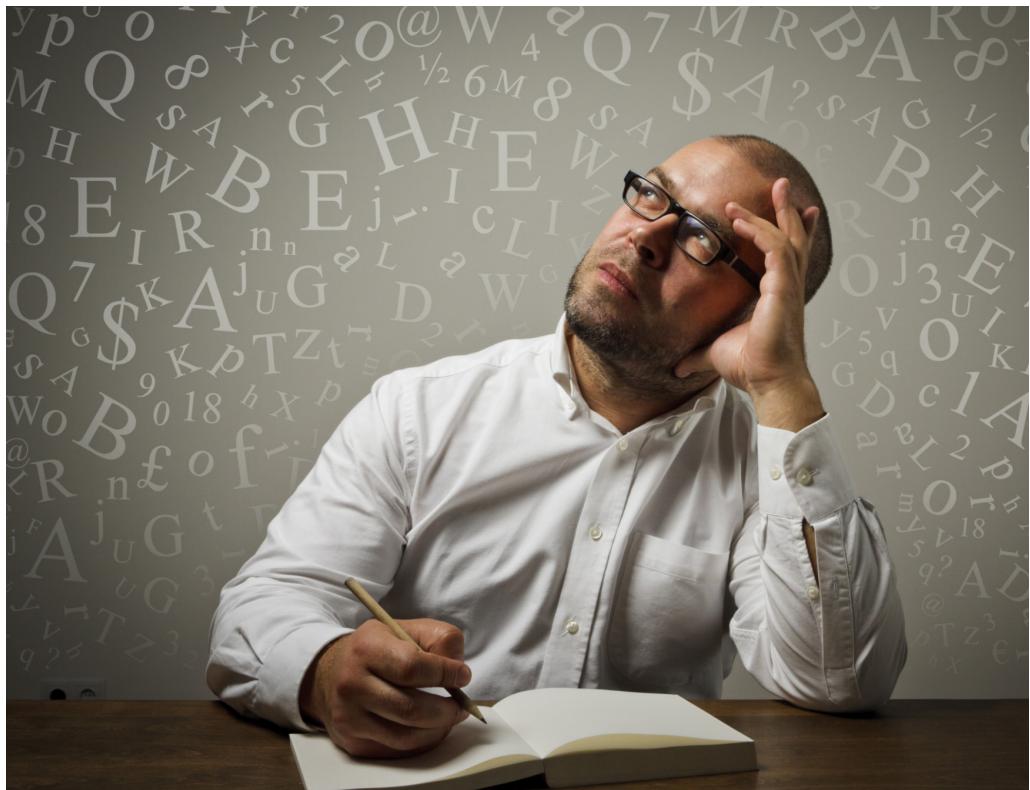
The Buddha once said “The thought manifests as the word; the word manifests as the deed; the deed develops into habit; habit hardens into character. So watch the thought and its ways with care.” Thought dictates everything.

The lesson here? Take care of your thoughts. Give them attention. Give them time. Examine, define, and evaluate them. Classify them – are they negative? Are they rooted in the past? Are you consumed with thoughts and ideas that don't serve you? Are there things that you need to let go?

Can you change your thoughts?

Well, not exactly... Thoughts are automatic. There's no lag time between generating a thought and its arrival into your mind. These thoughts are based on our past experiences, but what you can do is to train your reaction to them. Instead of an automatic response that spirals into old, familiar habits, examine the thought. Wonder where it came from. Turn it over and look at it. And if it isn't the truth, dismiss it. Train your mind to react differently. This will lead to new thinking, and new habits. It takes time. It takes enormous patience. But it also takes something that is so often difficult to give to oneself: kindness. Forgiveness. Treat yourself like a beloved friend. Forgive your mistakes.

When you do, you will open yourself up to the positivity that will lead to thoughtful action. That action is what will change your life. Just changing your mind to more positive thoughts can have an immediate and profound impact and who you are, what you do, and how people respond to you.



And you can start right now. You know how? Just smile. A simple smile – even if you have to force it. Even if you feel silly – will change your mood. It might start out insincere and forced, but if you hold it long enough, it will transform your insides to match the happy figure on the outside. That smile will be true. It's the ultimate “fake it ‘til you make it.”

And that happy mood? It will inspire happy, lighter, kinder thoughts. That will lead to actions. To habits. To the rest of your life.

Save the Date! 2016 NJRC Spring Conference

Mark your calendars now! The NJRC 2016 Spring Conference will take place on Thursday, April 28, 2016 at Fiddler's Elbow Country Club in Bedminster, NJ.

Why You Need a Temporary Domestic Assignment Policy

By Jennifer Connell, CRP, SGMS
North American Practice Leader, Weichert Workforce Mobility's Consulting Services Group

If you're sending employees on temporary domestic assignments, it's a good idea to have a policy for those moves. Unfortunately, our Annual Mobility Survey revealed that only 37% of companies have a formal policy in place to manage short-term assignments. The danger here is that managing domestic temporary relocations on an ad-hoc basis exposes your company to increased compliance risks because you're less likely to accrue

ately track the employee's time in the destination location or withhold appropriate taxes for that time period.

So a domestic temporary assignment policy is a good idea. But what benefits do you offer?

My recommendation is to include temporary living, return trips, travel expenses, tax gross-up and miscellaneous allowances. To enhance tax compliance, many policies state that employees are expected to maintain housing in the home location and it is assumed that the employee will be returning to the original location at the end of the assignment. If the employee does not maintain a home location residence, the company may regard the move as permanent from a tax perspective.

Most companies structure temporary assignments based on the duration of the assignment and the family status (accompanied or unaccompanied). These aspects are closely united because families are not typically willing to be separated for long-term assignments (more than 12 months). In addition, the longer the duration, the more likely assignment costs might approach those of a permanent relocation.

For that reason, it's common to have one policy for short-term assignments and one for "long-term" assignments from one to three years in duration with family status (accompanied or unaccompanied) driving the benefits offered. One of these long-term policies may address accompanying family costs or the costs of property management/homesale. Since reimbursements for assignments over one year are considered taxable income to the employee, some companies align provisions with their domestic move policy.

In the host location, you may want to consider a longer-term leased apartment in the same location as the employee's assignment; this will avoid the premiums paid on month-to-month leases. Also, since meals can impact the cost of a temporary assignment, housing with cooking facilities is recommended.

The prevalent trend is to pay expenses on a per diem basis with frequent return trips, depending on the distance and duration of the assignment. The majority of provisions are directly covered/reimbursed during a domestic temporary assignment with the exception of living expenses. Forty-eight percent of companies provide a per diem for certain living expenses: meals (85%), laundry (56%), lodging (42%), telephone (35%), internet (31%), and transportation (29%).

Best Practices

While a temporary assignment policy should reflect an organization's unique culture and objectives, the following serve as good guidelines for policy development:

- Document benefits in policies and ensure that policies reflect lengths of assignments, family accompaniment and homeowner status.
- Require employees to sign a repayment agreement.
- Offer pre-decision program/services to help candidates assess the financial impact of their moves. Include spouse employment counseling for long-term temporary assignments.
- Provide paid rental-finding services that will secure lower costs for temporary/rental housing at the assignment site and expedite the sourcing of appropriate housing.
- Provide interim insurance coverage (many policies don't cover the employee or their belongings while on assignment).
- Opt for direct reimbursement or per diem to cover assignment costs. Lump sums can be difficult for employees to manage for a temporary assignment, particularly if the employee's attention is divided among their family/home residence and the demands of their position in the host location.
- Anticipate assignments that may extend beyond the one-year tax time frame and implement forward-thinking policies. Will permanent relocation benefits be extended?

Divided by a Common Language: Relocation Between the UK and U.S.

By Ben Green

Senior of the Language Team, Cartus, EMEA region

When it comes to relocating employees from the U.S. to the UK or vice versa, the last thing their Cartus consultant needs to think about is the necessity for language training. They speak the same language, don't they?

The answer to that is a qualified yes. Although a great deal of time and energy need not be directed toward organising formal language training, there are a number of key differences—both technical and general—that relocating professionals may forget to take into account when hopping across the Atlantic. Below are just a few of them.

'To go and' vs 'to go.' When expressing an intention, the British have a tendency to add the conjunction 'and' ('I'm going to go and bake a cake'), presumably to emphasize what exactly they are going to do. Americans eliminate this nicety by just sticking the two verb forms together ('I'm going to go bake a cake').

Dates. You're applying for something, and at the top of the paper are these words: "Please return this form no later than 3.6.15." OK; in the U.S. you need to get that form back to the requester by March 6; but in the UK, you have until June 3! Watch out for country-specific usages like this; they can play havoc with your scheduling.

Prepositions. Ring vs call; in BrE, one rings someone on his or her telephone number; in AmE, one calls someone at his or her telephone number.

Verbal phrases. Rained off vs rained out—British readers will relate to this one. UK events are most commonly rained off, but in America they are rained out.

Vocabulary: that good stuff everyone remembers

Biscuit vs cookie. In BrE, there is a specific type of biscuit called a cookie. In AmE, cookie is an umbrella term for all small, cakelike sweet pastries.

'Full stop' vs 'period.' British English speakers say 'full stop' at the end of a sentence when they are making an assertive point, whereas speakers of American English use 'period' (e.g., 'You're not going out tonight, full stop' / 'You're not going out tonight, period').

Spelling: the obvious stuff that everyone notices

U or no u? Colour/odour/splendour vs color/odor/splendor

Extra '-me.' Programme vs program

S vs Z. Organisation vs organization

Collective nouns. In UK, they take "are"; in the U.S., they take "is."

UK: The Senate are voting...

US: The Senate is voting...

Then there are the pronunciation oddities: Brits stick to a SHED-yule, Yanks to a SKED-yule; the terminology dichotomies—some of us ride the elevator, others the lift; the punctuation differences—vs versus vs.; the spelling arguments: organisation vs organization; the whole double quotes vs. single quotes question; and the fact that we store our spare tires/tyres in the boot/trunk.

Who'd have thought there would be so many differences in one language between two cultures that are historically quite closely related? Nevertheless, whether you're sautéing a courgette or a zucchini, or organising/organizing an event for autumn or fall, remember: we're not so different—we can understand one another with just a bit of practice!

Corporate Roundtable Update

We are pleased to announce that the NJRC Corporate Roundtable on Workforce Mobility was an incredible success.

On Thursday, September 24th, AVE Union hosted representatives from ADP, Avon Products, Alcatel-Lucent, HSBC, Johnson & Johnson, Linde Group, Merck and Pfizer. Attendees met to discuss issues facing both Domestic and International Mobility. The corporate members were given the opportunity to tour the property and gain insight into the furnished housing industry.

Karen Malloy of Pfizer lead the group in discussions surrounding point driven policies, providing domestic and international in-country secondment policies, supporting multiple generations in the workplace and tracking business travelers. The topics inspired invigorating conversation which resulted in cross learning, establishing valuable relationships and the sharing of resources.



NJRC Sponsorship Opportunities

The New Jersey Relocation Council (NJRC) welcomes the support of organizations that serve the relocation industry. With this support, we are able to provide a valuable forum for education and the exchange of ideas. Sponsorship provides many benefits, but most importantly it helps ensure that NJRC remains the source for regional relocation networking and information.

NJRC offered in 2015 five levels of sponsorship:

Platinum

\$1,000/conference or \$2,000/year

Gold

\$500/conference or \$1,000/year

Silver

\$250/conference or \$500/year

Spring/Fall Conference Corporate Round Table

\$1,000 per conference

Sponsor Hosted Stand-Alone Corporate Round Table

\$1,000

Please visit www.njrc.com to review a full description of these sponsorship opportunities.

Special thanks for newsletter
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TRC Global Solutions, Inc.
XONEX Relocation



Today's Speakers and Panelists

Keynote Speaker: Darryl Davis President, Darryl Davis Seminars

Darryl Davis began as a professional actor appearing in movies and commercials. To help support himself while he pursued his acting career, Darryl entered sales at



the age of 19. He mastered every role up the ladder, from salesperson to Sales Manager. Eventually he became a Top Producing Salesperson and later, Darryl opened a sales office that became the #1 selling office within its first 6 months of operation.

Now, Darryl Davis is a renowned speaker, life coach, and creator of the nationally recognized term Next Level.® He is also the founder of the year-long coaching process The POWER Program®, which has proven results of doubling people's incomes over the previous year.

He is also a best-selling author with McGraw-Hill Publishers and he was a featured comedian at Caroline's Comedy Club in NYC. Lastly, Darryl was asked to audition for Last Comic Standing, along with being considered to be one of 3 judges for NBC's American Home Builders with Nate Berkus.



Steve Alverson, CRP, GMS Global Account Manager, AIReS

Steve serves business needs for clients and prospective clients in New Jersey and Delaware. Steve has been in the mobility industry for 14 years, holding similar positions with Cartus and Primacy, has written for Mobility magazine, and holds both the CRP and GMS designation. He attended Stockton University and is a La Salle University graduate with a degree in Communication and Public Relations. Steve and his family reside in Egg Harbor Township, NJ.



John F. McGowan, Esq. President, LCM Relo Solutions

John is President of **LCM Relo Solutions**, a destination closing Management Company, and a partner in the law firm Larrabee, Cunningham, & McGowan. John holds title insurance licenses in multiple states. He is a Certified Relocation Professional and is on the Board of Directors of DVRC where he serves as Secretary and Treasurer and will be joining the

Board of Directors of NJRC for 2016. He has been a speaker and contributor to conferences for Worldwide ERC, NJRC, DVRC, CRC, and NERA.



Kim Depinto, CRP Director of Business Development

With more than fifteen years of broad-based corporate relocation experience, Kim has worked in traditional real estate, REO, and corporate relocation.

She has been promoted through a series of positions throughout her career to steer dramatic ramp ups in operations while maintaining quality service in a rapidly expanding environment. She has a record of high achievement in both financial operations and operational development including REO operations, process design, team building and employee coaching. Kim possesses a deep understanding of front-end and back-end operations to create and implement strategic organizational platforms that support vendor management, corporate relocation, and REO management in a high-growth operation. Kim earned her CRP designation and is licensed New Jersey Realtor. She received a B.A. in Management/Marketing from Holy Family University.



Today's Speakers and Panelists



Jennifer Giordano

Director, Mobility Services at Johnson & Johnson

Jennifer has more than 18 years of Mobility experience. In her current role Jennifer has responsibility for enterprise vendor strategy, contracting, service delivery and global process design for Johnson & Johnson's US Domestic and International Relocation programs. Her previous experience includes assignment management, operations and technology management. She received a Bachelor of Science in Human Resources from University of Delaware and also holds the CRP and GMS-T designations. Jen is currently service as Vice President and Board Member of the New Jersey Relocation Council (NJRC).

Jim Cassidy

Senior Tax Director, Global Employer Services

Jim is a Senior Tax Director with the BDO Expatriate Tax Services Group in New York. He has spent over 25 years in public accounting , including over 17 years with global accounting firms and 4 years on assignment coordinating expatriate tax consulting and compliance services in Toronto and Mexico City. Jim has assisted multinational clients in diverse industries with global mobility and compensation issues and has a wealth of experience in providing effective planning strategies for international assignees, investors, and entertainers in the United States.



He is a frequent speaker and is the Chairman of the International Tax Committee of the New York State Society of CPAs and is the Treasurer of the U.S.-Mexico Chamber of Commerce in New York. Jim is a member of The American Institute of Certified Public Accountants and NYS Society of Certified Public Accountants. He received a B.S. Public Accountancy from the City University of New York.

Susy Arellano

Talent Mobility Manager, US Relocation Services at Johnson & Johnson



Susy has more than 20 years of Mobility experience. In her current role, Susy has responsibility for US vendor management, contracting, service delivery and US domestic process design for Johnson & Johnson's US Domestic Relocation Services. Her previous experience includes International Global assignment management, Client Service management. She received a Bachelor of Arts in Mathematics from Rutgers University. She is certified in Professional Human Resources Management from Fairleigh Dickenson University. She is Green Belt certified and also holds the GMS-T designation. She is a member of the Society Human Resource Management and Employee Relocation Council.

2015 CRP Exam & Study Group

Hosted by ADP

1 ADP Boulevard
Roseland, NJ 07068

NJRC will conduct 2 study sessions, each covering half of the exam contents. You may attend one or both sessions. Be sure to bring your study materials and a photo ID to gain admittance to the office. We will have 3-4 study leaders who all benefitted from this review session and passed their CRP exam!

The study groups are FREE to attend

Study group sessions and CRP exam dates are not confirmed. Please contact any of the following with questions:

*Dana Cacchione / dcacchione@crownrelo.com
(732) 661-3258*

*Mark Eschbacher / mark.eschbacher@graebelmoving.com
(973) 584-8478*

*Bruce Francis / bruce.francis@adp.com
(973) 974-579*

2015 NJRC Board of Directors

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Chairperson of the Board, NJRC
ADP

Sharon Byrnes, GMS-T
Chair, Community Outreach
Bristol-Myers Squibb

Juliana Cibelli, GMS-T
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Nelson Westerberg

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AVE by korman communities

Jennifer Giordano, CRP GMS-T
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Rick Calanni, GMS
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Janet Olkowski, SCRP SGMS-T
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Special Thanks to Our Fall 2015 Platinum Sponsors



2016 Worldwide ERC Events

| | | |
|--|---------------|------------------|
| Global Workforce Summit: Talent Mobility in EMEA | February 18 | London |
| Global Workforce Summit: Talent Mobility in APAC | March | Shanghai |
| Global Mobility Specialist Program, Module 3 | April 9 | Geneva |
| Americas Mobility Conference | May 18 - 20 | Houston, TX |
| Global Workforce Symposium | October 5 - 7 | Washington, D.C. |

NJRC's Elected Officers - 2015

Chairperson of the Board

Bruce Francis, CRP
ADP

President

Juliana Cibelli, GMS-T
Nelson Westerberg

Vice President

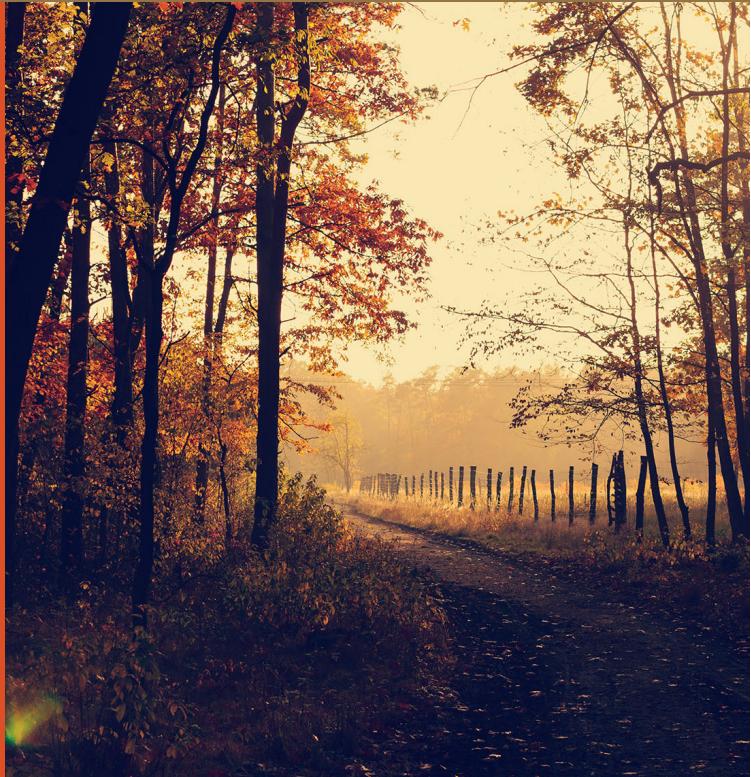
Jennifer Giordano, CRP GMS-T
Johnson & Johnson

Secretary

Kathy Hill CRP
Citibank, N.A.

Treasurer

Jeff Cromie, CRP
Wells Fargo Home Mortgage



**The NJRC welcomes
your feedback. Please
submit contributions to
newsletter@njrc.com or
contact our editors**

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