# ONLINE PHOTOS: IMAGE IS EVERYTHING Allan Hoffman, In Business

### **Christie** says no to early voting

Dems contend veto limits public access

By Jenna Portnoy

Gov. Chris Christie vetoed a bill yesterday that would allow early voting at polling places, prompting Democrats to brand it a politically motivated effort to suppress the vote months after Hurricane Sandy exposed vulnerabilities in the state election system.

The Republican governor called a proposal to let voters cast ballots at designated polling places starting 15 days before Election Day "hasty, counterproductive and less reliable" than the current system.

"I support responsible and cost-efficient election reform that increases voter participation because democracy works

#### "This bill risks the integrity and orderly administration of our elections."

Gov. Chris Christie

best when the most people vote," Christie said in the veto message. "But this bill risks the integrity and orderly administration of our elections by introducing a new voting method and process."

Christie's veto bucks a national trend. Thirty-two states and the District of Columbia had instituted some form of inperson early voting as of September 2012, according to the National Conference of State Legislatures. That does not include New Jersey, which allows absentee voting without having to provide an excuse.

State Sen. Nia Gill (D-Essex), a primary sponsor of the bill (S2364), said Christie's veto shows he is out of step with most states. "The governor now joins other Republican governors who have sought to stifle the vote and limit access to the polls," she said. "Once again he is catering to his national base at the expense of New Jersey residents."

Currently, voters can cast a "mail-in-ballot" by mailing or hand-delivering a completed SEE **VOTING**, PAGE 11



Evlyn Moore, mother of murder victim

# FAMILY ADMITS HATE DROVE THEM TO KILL



Marc LeMieux, left, Monmouth County assistant prosecutor, addresses Lesley Dorsett as she appears in Superior Court in Freehold yesterday. At top from left, Kathleen, Thomas and Lesley Dorsett, who explained in court how they plotted to kill Kathleen Dorsett's ex-husband, claiming he was an unfit father.

### Woman enlisted father's help in ex-husband's murder

By MaryAnn Spoto

As her father was making good on their plan to kill her ex-husband that August afternoon, Kathleen Dorsett could hear the man's screams coming from the backyard of the Ocean Township house.

She immediately ran outside and used her body to block the view of a neighbor who was asking what was happening. Dorsett assured the woman everything was fine and told her to close her window.

ther put the body in the trunk of a car that would later be set ablaze several miles away.

The bizarre murder plot was spelled out in graphic detail in Superior Court in Freehold yesterday, where Dorsett and her parents, fueled by hatred for a man they considered an unfit father, admitted killing Stephen Moore on Aug. 16, 2010, and plotting a hit on his mother. Moore's body was found two days

With her ex-husband lying dead in after he was killed — in the trunk of the yard, Dorsett then helped her fa- his mother's burning 2001 Nissan Altima in Long Branch.

> Dorsett and her parents, Thomas and Lesley, are now facing long prison terms.

"The absolute intention behind this plea was to make sure that both Kathleen and Thomas would no longer be on the street," Monmouth County Assistant Prosecutor Marc LeMieux said. "We feel that we've accomplished that.'

SEE **DORSETTS**, PAGE 11

## **Kidnap** suspect may face death

Horrifying details emerge about ordeal

By Thomas J. Sheeran

 ${\tt CLEVELAND-Prosecutors}$ said yesterday they may seek the death penalty against Ariel Castro, the man accused of imprisoning three women at his home for a decade, as police charged that he impregnated one of his captives at least five times and made her miscarry by starving her and punching her in the belly.

The horrific allegations were contained in a police report that also said another one of the women, Amanda Berry, was forced to give birth in a plastic kiddie pool.

Cuyahoga County Prosecutor Timothy McGinty said his office will decide whether to bring aggravated murder charges punishable by death in connection with the pregnancies that were terminated by

"Capital punishment must be reserved for those crimes that are truly the worst examples of human conduct," he said. "The reality is we still have brutal criminals in our midst who have no respect for the rule of law or human life."

Castro, a 52-year-old former school bus driver, is being held in lieu of \$8 million bail under a suicide watch in jail, where he is charged with rape and kidnapping.

McGinty said Castro will be charged for every act of sexual violence, assault and other crimes committed against the women, suggesting the counts could number in the hundreds, if not thousands.

Among the chilling details in the police report, obtained yesterday by news organizations:

■ Berry, now 27, told officers that she was forced to give birth in a plastic pool in the house so it would be easier to clean up. Berry said she, her baby, now 6, and the two other rescued women had never been to a doctor during their captivity.

■ Michelle Knight, now SEE **MISSING**, PAGE 10

### Despite upheaval, tradition still draws many families back to Ocean Beach

By Erin O'Neill

STAR-LEDGER STAFF

at the Jersey Shore as a baby, when his parents rented one of the onestory bungalows that line streets with names like Swordfish Way in the Ocean Beach section of Toms More than 40 years later, the now

married father of two still visits the same community for two weeks every August. His parents stay in another home in the community during the same time.

Despite the lingering impact of Hurricane Sandy to homes and

### SANDY'S AFTERMATH

Chris Wright started vacationing businesses along the barrier island, Wright's family plans to continue that tradition this year.

> "August will seem really boring if we don't come down here," he said.

Ocean Beach is an enclave renters and homeowners describe as idyllic — an area where parents feel safe allowing their children more independence while shedding the worries of their lives at home. Families return year after year, passing the lure of the small homes on narrow streets down through generations.

But it's clear this summer will be different.

While some homes in the four communities in Ocean Beach -Ocean Beach I, II and III and Ocean Beach Shores — have been leveled, others have been lifted to meet new federal flood height regulations. Construction will continue through the summer on homes damaged during Sandy.

"It's definitely not a year for everybody," said Jeff Serio, the rental manager at Ocean Beach Rental Agency. The agency usually handles about 500 rental units, but SEE **RENTALS**, PAGE 10



looks at a beach house with her daughter Susan Whitewood and granddaughter Amanda Whitewood, 14, that is being rented by the Ocean Beach Rental Agency. Only 190 of 500 units are in shape for rental.

JOHN MUNSON/ THE STAR-LEDGER

TODAY Mostly sunny with a high near **80**°



TONIGHT Chance of showers with a low around **59** 



Enter your ZIP code at ni.com/weather for hour-by-hour local forecasts. 44 ADVICE

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**26** BUSINESS

CLASSIFIED

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## **YOUR BUSINESS**

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#### STALLED STOCKS

The market declines slightly yesterday, ending a record-setting winning streak. Page 25



#### MERCK, GLAXO TEAM UP

Drugmakers agree to cut the costs of their cervical cancer vaccines in the poorest nations. Page 24

	YEST CLOSE		CHNG	PCT
DOW JONES	15,082.62	•	-22.50	-0.1%
NASDAQ	3,409.17	•	-4.10	-0.1%
S&P 500	1,626.67	•	-6.02	-0.4%
DOLLAR	.7670		+0.01	+0.9%
CRUDE OIL	\$96.39	•	-\$0.23	-0.2%

# Americans spending less on prescription drugs

Generics blamed for first decline in decades

By Linda A. Johnson ASSOCIATED PRESS

Spending on prescription medicines in the United States fell for the first time in decades last year, slipping as cashstrapped consumers continued to cut back on use of health care

Patients also benefited from a surge of new, inexpensive generic versions of widely used drugs for chronic conditions

like high cholesterol, according to a new report.

Total spending on medications dropped to \$325.8 billion last year from \$329.2 billion in 2011. Likewise, average spending per person on medicines fell by \$33, to \$898 last year, according to the report from the IMS Institute for Healthcare Informatics.

"That's the first time IMS has ever measured the decline in

toring drugs," said Michael Kleinrock, director of research development at the Parsippany institute.

Factors behind last year's drop in drug spending include positive trends such as more use of cheap generic pills and flukes such as a fairly mild cold and flu season in early 2012. But there also was a big negative: people rationing their own health care.

IMS found affordability of

lem for many Americans, with growing out-of-pocket costs forcing people to go without needed doctor visits, medicines and other treatments.

For some, that was because they lost jobs or homes during the worst recession in decades. But higher costs also are hitting many employed people who have health insurance.

Employers have been raising health costs for their workers well above the inflation rate,

the 58 years we've been moni- health care remains a big prob- through higher copayments, premiums and deductibles. Many commercial insurance plans now have annual deductibles — the amount a patient must pay before insurance kicks in — that exceed \$1,000, Kleinrock said.

The number of insured people with consumer-directed plans, where patients face very high deductibles and sometimes pay 20 percent of costs after that, has jumped from SEE **DRUGS**, PAGE 24



#### **BIZ BRAIN**

Q. I am 59 years old and about \$25,000 in debt. My bank account has a negative balance of \$800. I fell into this mess by helping family, and now I'm wondering how to get out. I don't make enough to cover all my bills, and most of the time I can't even afford groceries. I work 30 hours a week. Because I have to work a variety of schedules, I can't get another part-time job. I hide it from my grown-up kids because I'm ashamed, and I don't want them to find out. I am so depressed and worried all the time, I just don't know what to do. I need help badly.

— Feeling Broke

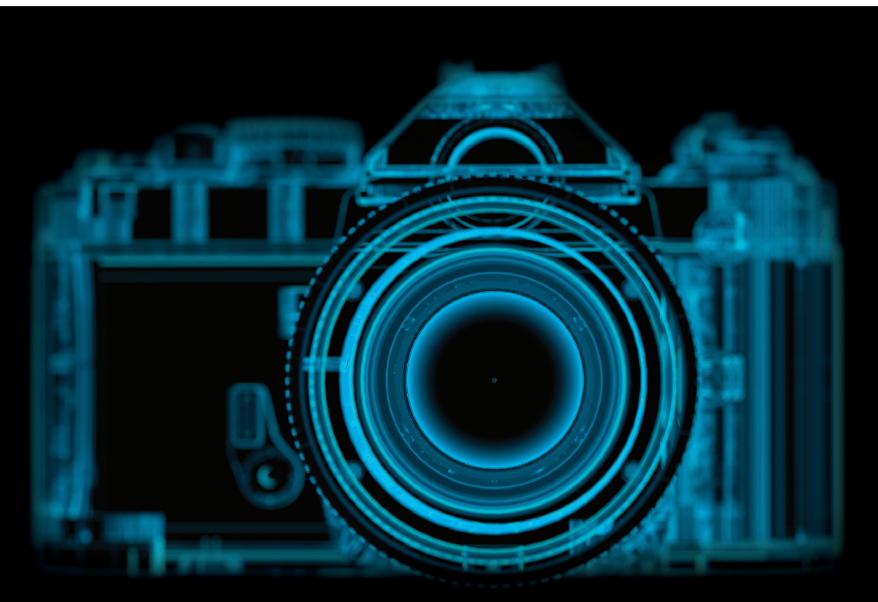
A. You absolutely cannot go on helping family members financially. You must stop. You can offer all the emotional and physical support you want, but you need to work on solving your own financial problems right now. Since your family was part of your problem, I suggest you make them part of your solution. You gave generously to your family. Now it is time for them to give back in your time of need

Tell everyone who took money from you to give it back. They may be shocked, or they may be glad to help. Either way, you'll know for certain exactly where you stand and who is there for you. I also want you explain what happened to your kids. They won't think any less of you for telling them the truth. In fact, I believe this will be an invaluable lesson for

I also want you to develop a spending plan for your current income. Write down all your expenses, and if your income does not cover everything, you will need to make a decision on where to cut. Shelter. utilities (the basics, not premium cable TV) auto, insurance and food should be paid first, and then your other obligations as you have money to pay them. I know it may be tough, but you need to try and secure a better-paying job. Maybe you could look for a different part-time job with more consistent hours that would allow you to add a second part-time job. The only way to resolve your financial crisis is to increase income or decrease expenses. And a sound future is more likely if you can do some of both. Use the money your family will give back to you as a start.

Determine if your spending plan and a new job will allow you to keep up with the minimum payments on your \$25,000 debt. If you can't, contact your creditors and let them know why you cannot make payments. You may qualify for a hardship program that would allow you to make lower payments while you are looking to increase your income. If that doesn't work out, see a bankruptcy counselor and attorney about your legal options Bankrate.com

E-mail your questions to askbiz@starledger.com.



# me for the camera

# Think a profile picture isn't important? Think again

our photo is popping up all over the internet, and you look like a schlub. That's what I wanted to tell a friend of mine the other day, after I stumbled on his profile photo. He's got this startled, deerin-the-headlights expression, and he looks about 20 pounds heavier than he is. The photo arrived in one of those e-mails from LinkedIn ("updates

from your network"). I suspect lots of other people saw it, too. You're trying to network, and what happens? You make a lousy

This can happen to you, and I want to tell you how to avoid it. You don't need a makeover.

You don't need a professional photo shoot.

You don't even need a camera beyond the one on your phone.

You do need to acknowledge this: Your image matters. And now, with your photo appearing all over the internet, whether you like it or not, you've got to make sure you've got a profile photo of yourself that shows you at your best (or at least not your worst). If you don't, you're risking embarrassment and possibly missed job opportunities or networking connections.



A profile photo is arguably the single most important piece of information about you on

That's because profile images are everywhere these days. They appear alongside your posts and status updates on Facebook, Linked In and Twitter. They appear with comments you make at other websites, which often grab your photo from Facebook or Twitter. They appear with your own snapshots at Instagram and other image-sharing websites. Profile photos now appear in e-mails, web searches and even advertisements.

Consciously or not, people are making judgments about you based on your profile photo even if you uploaded your profile picture

SEE **HOFFMAN**, PAGE 24

# Salaries rise for state's private-sector workers, report says

By Ed Beeson

New Jersey — at least for private-sector workers.

A report from the U.S. Bureau of Labor Statistics yesterday found that these employees on average earned \$899 a week in March, or 2.2 percent more than they did a year earlier.

That's slightly better than the to take hold in September, noted national average, in which wages bumped up 1.9 percent.

It's also a promising sign of recovery after a long period of ing position somewhat for metropolitan area. Those who

State. In March 2012, the state Wages are bouncing back in recorded a 0.1 percent drop in weekly earnings compared with a year prior, BLS officials

wrote in the report. New Jersey in June, which correlates somewhat with the overall improvement in the state's employment picture that started

Martin Kohli, chief regional economist for BLS in New York. "It's improving the bargainthe state, except for the Camden

wage declines in the Garden workers," Kohli said of New Jersey's employment gains. New Jersey's jobless rate —

which covers both private sector and government workers - fell to a preliminary estimate Wages started to pick up in of 9.0 percent for March from 9.6 percent in September. The state's employment data for April are due out May 16.

In the one-year period BLS examined, private sector wages in New Jersey grew across all major industries, and in all parts of

est weekly take-home pay, at \$1,292.38, though that is 3.3 percent less than what they made the year before. Construction workers were

work in finance tallied the high-

the state's second-best paid, at \$1,253.43 on average each week. But it was boosts in pay for both manufacturing jobs 2.9 percent on average — and professional and business service workers — 2.5 percent on average — that helped push the state's year-over-year increase.

Hours worked remained the or ebeeson@starledger.com

week. Factory workers had the longest workweeks — 39.7 hours — while those in leisure and hospitality worked the least, about 26 hours on average

same, at an average 33.6 per

The states and area with the largest one-year wage gains were Alaska, Washington, D.C., and North Dakota, which saw weekly earnings go up between 6 percent and 8 percent during

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the one-year period ending in

3% or areater daily increase

### **BUSINESS OF NEW JERSEY**

### Cancer vaccine's cost lowered in poor nations

Move part of an effort to increase access to cervical cancer shot

BLOOMBERG NEWS

Merck and GlaxoSmithKline will cut the prices of their cervical cancer vaccines for some countries in the first largescale effort to get the shots to girls in the world's poorest regions.

vaccines to eligible low-income countries for about \$4.50a dose, a more than 95 percent discount from the prices charged in the United States, said Nina Schwalbe, managing director for policy and performance at the GAVI Alliance, which will purchase the vaccines and distribute them to the countries at a further re-

Until now, there have been very few efforts to get the inoculations that protect against the sexually transmitted human papillomavirus, or HPV, to women in low-income countries where there is little

testing or treatment for cervical cancer. More than 80 percent of deaths from cervical cancer are in developing countries, where it is the leading cause of cancer deaths in

"In developing countries, The companies will sell their there is no access to screening and no access to treatment so cervical cancer is a death sentence," Schwalbe said in a telephone interview. "This is a major global health issue.'

> The first vaccination program will start in Kenya this month and will be followed by seven other countries, including Niger, Ghana and Tanzania. GAVI plans to have HPV vaccination programs in 40 countries within seven years,

GAVI will subsidize the cost to the countries, charging the poorest just 20 cents a dose, and covering the difference with donations from developed

countries and nonprofit groups such as the Bill & Melinda Gates Foundation, she said.

Whitehouse Station-based Merck has spent several years testing programs in Rwanda and Bhutan to assess whether low-income countries could effectively administer vaccine.

In Rwanda, 95 percent of adolescent girls have received the standard three doses of the vaccine. That compares with about a third in the United States, where the vaccination has met resistance over its more than \$300 price, safety concerns, and questions about vaccinating young women for a sexually transmitted virus.

While the price discount is more than 95 percent, the \$4.50 cost per dose is still too high for developing countries, said Kate Elder, vaccine policy adviser for Doctors Without Borders, the nonprofit group that provides medical aid in more than 60 nations.

"The price is unjustifiably high and will add to the already spiraling vaccination costs faced by low-income countries," Elder said in a statement. "While the deal is a reduction from the price paid by developed countries, it will still cost nearly \$14 to fully protect a girl against HPV — a price that is too high for the world's poorest countries.'

Merck said one factor in determining the price is the cost involved in vaccine production and maintaining the manufacturing facilities, and that higher volumes could lower

The drugmaker has committed to sell 2.4 million doses of its Gardasil vaccine to GAVI from 2013 to 2017. That would generate about \$11 million in

The vaccine had global sales of \$1.63 billion in sales last

#### **NEW JERSEY'S TOP 100**

The 100 largest companies in the state, ranked by market capitalization. Listings are arranged alphabetically. Prices and rankings are updated daily.

NAME ADP Inc ADP 70.25 5/9 50.89 6/1 3.06M 70.00 2.1% 348.99 12/21 6/5 -2.4% Alexandr's ALX 278.81 8.50K AmWtr Wrks ANADIGICS ANAD -3.0% 2.87 2/19 8/14 538.75K 1.92 -0.064/23 5/7 AT&T Inc 39.00 32.71 5/9 23.56M -0.50-1.3%31.15 AvisBgt 21.61 B&G Foods BGS 33.14 -0.8% BASF SE BASFY 12 104.10 2/1 63.55 6/28 20.50K 96.00 -0.7%BectDck BDX 6/4 932.13K BedBathByd BBBY 33 6/19 12/20 75.84 54.33 0.3% Bk NY Mel BAC Bk of Am 13.18 5/21 104.56M 12.91 -0.11-0.8%BouldrBrnd BDBD 13.99 0.5% 5/10 279.14K 0.05 BreezeEast BrsMyr Sqb 42.87 Cablevisin CVC 18.86 10/22 10.76 6/4 10.44M 0.12 0.8% 1.20M Campbell 46.99 -1.0% 5/3 Cantel Med CMN -0.01 CapeBcp NJ CBNJ 9.80 7/13 21.33k 0.03 0.3% Celgene CELG 128.52 4/23 58.53 6/21 2.41M 122.71 -0.030.0% 106.55K CKF 13.95 3/14 6.69 8/2 -0.12-1.0% CheckptSys Child Plc PLCE 42.21 306.19K Chubb Corp CB 23 90.10 68.51 1.08M -1.0565.10 49.59 457.58K Church&Dwt CHD CIT Group CIT 6/1 932.52K -0.3% 44.88 49.46 Citigroup CognzntTch CTSH 7/12 0.4% 81.08 3/8 53.92 5.76M 68.45 0.30 Comcast CommVault CVLT 88.14 38.51 75.02 -2.47 609.80K ConsEdison 1.62M 5/23 863.93K CVD Covance 78.36 75.63 1.8% Covanta 20.26 3/28 584.72K CR Bard 43 108.31 93 69 411 39K 103 52 68 CurtsWrght 37.18 0.9% CW 8/2 142.22K 0.31 6/27 675.52K 72.01 CYT 78.65 3/20 -0.24-0.3%Dun&Bradst **EMKR** 6.75 6/20 257.75k 135.29 EverestRe 45 136.35 97.76 5/21 462.89K -0.68-0.5%FirstEnrgy FostWheelr 63 27.13 15.26 7/12 HdsnCity **HCBK** 49 8.82 3.97M Hertz Glbl 37 7/26 HTZ 25.02 10.28M 24.56 -0.19-0.8%Hess Corp Home Depot HD 10 76.18 46.37 5/21 6.33M 0.45 0.6% Honeywell HON 16 78.01 5/9 1/2 52.21 6/28 3.37M 77.78 0.30 HOV 1.52 6/4 1.5% Hovnanian 83 7.43 4.78M 5.99 0.09 IDT Corp IngerRand 30 57.14 4/11 38.24 2.45M 55.87 0.35 ISBC 20.07 14.49 69.53K 62 6/4 19.73 InvstrBcp IART ItearLfSci 44.53 30.87 149.34K -0.12-0.3% J&J Snack JJSF 77.33 3/28 51.91 7/24 20.57K 75.73 -1.14-1.5% 12/18 JW/A 51.96 35.62 0.3% JWiley A Kearny Fin KCG Knight Cap Mack-Cali CL 60 29.45 11/15 609.95k 27.96 MFB 186.04K Mdnfrm Brd 26.37 Merck MRK 48.79 4/24 37.02 14.17M 45.49 0.50 Movado MOV 39.12 2/12 21.23 8/2 156.59K 31.89 0.461.5% 84 65 NJ Res 47.53 38.51 11/16 134.27K -1.9% 9/25 45.49 -0.89Northfield NFBK 11.62 9.04 Novartis NVS 75.27 5/8 5/9 51.20 5/23 1.05M 74.22 -0.75-1.0%NPS Pharm NPSP 6.62 3.12M 13.92 2.9% 0.39 NRG Energy 28.18 3.48M 26.87 NRG 4/29 14.65 6/4 -1.3% NY Times 1/24 2/7 OritaniFin ORIT 85 16.10 12.91 71.91K 15.54 -0.16 -1.0%26 8.13 4.61 11/14 -0.02 **PCRFY** 155.22K -0.3% Panasonic PeapackGld Pfizer Inc PHH Corp PHH 23.90 1/17 14.78 5/18 797.51K 20.60 -1.1% **PNC** -0.4% PNC Fin 69.65 4/25 53.36 -0.25Provident Prudential **PRU** 66.87 5/7 44.47 2.18M 65.51 -0.46-0.7%**PSEG** PEG 29 38 37.00 5/1 29.05 11/15 2.73M 34.82 -0.49-1.4% 10/8 1.46M 59.19 QstDiag 64.87 6/6 0.2% DGX 53.25 0.13 Rockwd Hld 596.98k 90 Roma Finl ROMA 17.20 4.87K -1.1%5/3 550.78K Sanofi 55.77 6/1 SVNT 100 0.48 2.1% Savient Ph 2.95 9/24 7/17 228.47K 0.72 0.01 SealAir 47 75 12/28 407.89K Sears SHLD 68.77 11/6 38.40 52.99 0.36 0.7% SelctvIns SIGI 110.12K SJI 66 61.71 4/30 11/16 74.40K -2.1% SoJer Inds SPH SubPropne 58 49.91 292.71K Sun Bcp SNBC 94 3.76 3/22 68.33K 3.23 -0.0477 32.00 6/14 Synchronss 481.10K Toll Bros 3.19M 36.34 Tvco Intl 34.01 24.80 6/26 UBS AG 18.50 5/9 5/8 9.69 7/23 UPS Inc 54.31 62.39 4/30 5/1 5/9 10/23 52.71 60.81 VZ 40.10 VerskAnlyt VRSK 45.04 563.02K Vit Shoppe VlyNatlBcp VLY 11.79 5/10 8.65 11/15 1.74M 9.07 -0.07 -0.8% VG VNO 4/24 5/1 1.63

**Sym** = ticker symbol; **NJ rank** = Ranking based on market capitalization among all publicly traded companies with headquarters or significant presence in New Jersey; **52-wk high** = The highest trading price of shares in the past 52 weeks (or one year) of trading; **High date** = The dates shares hit their 52-week high; **52-wk low** = The lowest trading price of shares in the past 52 weeks (or one year) of trading; **Low date** = The dates shares hit their 52-week low; **Vol.** = Volume, or number of shares traded; **Yest.** close = The closing, or last price, at which shares traded before the 4 p.m. close; Yest. **chg.** = The gain or loss from the previous close; **% chg.** = The percent change during the

71.68

46.57

11/16

1.20M

86.16

63.45

-1.5%

-1.27

-0.30

DATA SOURCE: Bloomberg as of 4:30 p.m.

88.18

65.30

31

#### **STATEWIDE**

#### **Quest Diagnostics plans** change to hiring policy

Quest Diagnostics, the Madison-based provider of medical diagnostic tests, has pledged to not automatically disqualify job applicants in New York because of their criminal history, New York's Attorney General said yesterday in a statement.

Quest's pledge, along with a \$70,000 fine, were the result of a settlement reached with Attorney General Eric Schneiderman's office over allegations that it violated New York civil rights laws. Employers in the state cannot automatically discount job applicants solely because of prior convictions,

but instead must consider a number of other factors, such as the nature of the crime and its bearing, if any, on the duties of the job being sought.

Schneiderman's office said an investigation found that, even though some Quest units kept policies and procedures that complied with New York laws, the company sometimes rejected applicants because of criminal history.

 $For instance, its \, ExamOne$ unit, which provides paramedical examiners to insurance companies, kept a contract with one firm that contained an absolute ban on hiring anyone convicted of a crime,

authorities said.

Quest, which settled without admitting or denying wrongdoing, said in a statement it is committed to complying with state and federal employment laws and has cooperated with authorities.

Ed Beeson

#### Revel bets on high rollers to help snap losing streak

Atlantic City's newest casino is trying to address some problems that landed it in bankruptcy court less than a year after opening.

Revel will open a high-limits slots lounge and VIP club for high rollers tomorrow. It's the

kind of amenity to make big customers feel welcome that is common at other casinos but that has largely been missing since Revel opened 13 months

The Pearl Lounge features 67 slot machines capable of accepting \$300 bets at a time, plus four more bar-top video poker machines inside.

Revel's interim CEO Jeff Hartmann says the \$3 million project is aimed at reconnecting with customers, as well as attracting new business.

The \$2.4 billion casino resort is due to exit bankruptcy court next week.

Associated Press

#### Drugs

CONTINUED FROM PAGE 26

about 8 percent in 2008 to 19 percent last year. Now many folks insured through their jobs have such plans, not just young, healthy people buying insurance on their own.

"Even patients with insurance are feeling the pinch and

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have been reducing their use of health care," Kleinrock said.

The report notes that outof-pocket costs, which exclude monthly health plan premiums, are now three times higher than they were five years ago, on average. They're seven times higher for those with consumer-driven plans.

That's one reason the number

of doctor visits, planned hospital admissions and outpatient treatments each dipped by a half-percent to 1 percent last year, compared with 2011.

At the same time, the number of patients admitted to hospitals after coming to the emergency department spiked for the second straight year, climbing nearly 6 percent in 2012. That's a sign some people are waiting until they are very sick to seek medical help.

Meanwhile, the number of prescriptions used per person last year edged down just 0.1

At the same time, the percentage of all prescriptions filled with a generic medicine rose from 80 percent in 2011 to 84 percent last year. Nearly three-quarters of prescriptions filled in 2012 cost patients \$10 or less in copayments.

A big reason was new generic versions of some of the pharmaceutical industry's biggest-

selling drugs of all time: Lipitor for high cholesterol, Plavix for preventing blood clots and strokes, Singulair for allergies and asthma, Diovan for high blood pressure and several

Those brand-name drugs all lost patent protection during 2012 or late 2011, enabling generic drug companies to flood the market with copycat pills costing up to 90 percent less.

Those new generics reduced spending on medicines by \$28.9 billion last year. That savings was partly offset by the introduction of a big number of breakthrough drugs that are very expensive, drugmakers raising prices on existing med-

icines and population growth. IMS compiles and analyzes data from pharmacies, hospitals, nursing homes, drug wholesalers and other groups to produce its annual report on health care spending trends.

Back in 1957, the first year IMS studied, total U.S. drug spending was only \$1.9 billion. That's risen each year since, generally climbing more in years when the economy is strong.

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### Hoffman

CONTINUED FROM PAGE 26 without even thinking about

Think about it this way. When people "read" online, they're often scanning. Your Twitter post? Your Facebook update? They may not read the words as they flip the page on a phone or tablet. But they'll see your photo. You may as well make the most of it.

There's no magic formula to profile photos. But you should do more than grab a random photo of yourself, press upload and forget about it. Here's a recipe for what you

Vornado RT

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want in a profile photo:

■ It should be a head shot. That means your head should fill most of the frame. ■ You should be smiling.

■ The photo should be cropped square. After you upload the photo, you're usually able to crop it.

Looking for examples? They're everywhere. Just visit Twitter, and start scanning. Watch your own snap judgments as you evaluate people based on their photos. Do the same thing at Facebook

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and LinkedIn. And if there's no photo, what do you think? I don't know that I've ever connected with a person at LinkedIn with a blank spot for a profile photo.

Take hundreds of shots, if you need to, until you get one where you look great. Avoid distracting backgrounds. Use natural light. Experiment with looking to the left or to the right, rather than directly at the camera. And share your photo with a few friends and ask, "How do I look?" Just remember: Profile photos usually appear in apps or on the web as the size of a postage stamp — or smaller.

If you've got an online library of your photos, mine that for a profile photo. Because the image can be small, you may be able to crop a much bigger shot, even a group shot, if there's a photo of

yourself that you really like. By all means, break these rules and get creative. Go for black and white. Fill the frame with just part of your head. Have a prop: a camera, a phone, a book.

But if you're going for a quick replacement for a really bad profile photo? Just smile and use a head shot.

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