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From the Editor

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From the Editor...



As we head into the 2016 presidential primaries and the race to the White House heats up, there is little uncertainty about the top issues that will be debated both by politicians and members of the public across this great nation. Regardless of party affiliation, much will undoubtedly be made of the candidates' stances on the economy in general, as well as on the specific areas of

racial inequality, healthcare, immigration, tax policies, and entrepreneurship.

These topics of national concern are also reflected in the articles presented in this edition of the *Seidman Business Review*. The general economic situation is reflected in our yearly reviews and analyses of regional stocks, housing markets, and commercial real estate, as well as our ever-popular annual economic forecast. These perennial sections of the *Review* are rounded out this year by several thought-provoking articles on other specific issues: a review of private health insurance exchanges; a case study of tax policies that encourage a company to move its headquarters overseas; and an analysis of how factors such as racial inequality, immigration, and entrepreneurship can set cities on different economic paths.

As always, it is my hope that you find these articles interesting and informative, as they reveal much about our regional economic prosperity. In addition, I encourage you to look over the list of Seidman Faculty Experts provided on the last page, and to contact those whose expertise may be of value to you, both before and after November's election.

A handwritten signature in black ink that reads "G. Simons".

Gerry Simons, Professor of Economics

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