



Count on Columbia.



When Our Community Thrives, We All Thrive

Our business and consumer banking solutions are tailored to fit the diverse communities we serve.





Competitive Deposit Products¹:

- Choose from high yield accounts, or non-interest bearing accounts with rewards
- Specialty products for non-profits
- Access to expanded FDIC Insurance
- Bank on the Go through our full suite of digital banking solutions²



Added Services:

- Enhance efficiency and cash management with Treasury Management solutions⁴
- Streamline closing through our wholly owned subsidiary First Jersey Title Services⁵
- Get comprehensive coverage through our wholly owned subsidiary RSI Insurance Agency⁶



Flexible Financing³:

- Term loans
- Business lines of credit
- SBA loans
- Permanent mortgages
- Construction financing
- Residential mortgages



With over 100 years of experience and a steadfast commitment to our communities, you can feel good when you Count on Columbia.

Contact a business banker:

Northern New Jersey

Central and Southern New Jersey

Christopher Heath

SVP, Commercial Real Estate cheath@columbiabankonline.com

Leonard Van Dam

1st SVP, Commercial & Industrial, Middle Market & Specialized Industries Ivandam@columbiabankonline.com

Andrew Zalescik

SVP, Commercial Market Manager azalescik@columbiabankonline.com

19-01 Route 208 North • Fair Lawn, NJ 07410

For more information please call (800) 522-4167 • ColumbiaBankOnline.com

[1] Visit ColumbiaBankOnline.com to compare products. [2] Message and data rates may apply from your wireless carrier. [3] All loans subject to credit approval. [4] Additional Fees may apply. Certain Treasury Management solutions may require you to have a specific checking account type such as Business Analysis, Everyday Business or Columbia Cares Non-Profit checking account. For more details, please contact your local branch. [5] First Jersey Title Services is licensed to do business in New Jersey as a Title Insurance Products are: Not FDIC Insured, Not a Deposit, Not Guaranteed by the Bank, May Lose Value. [6] RSI Insurance Agency, Inc. is licensed to do business as an insurance agency in New Jersey under license number 9951171 and Pennsylvania under license number 576712. We offer a broad range of insurance products to New Jersey and Pennsylvania residents and businesses. RSI Insurance Agency, Inc. is a wholly-owned subsidiary of Columbia Bank. Insurance products are: Not FDIC Insured, Not a Deposit, Not Guaranteed by the Bank, May Lose Value.



Expanding access to dental care for children & adults with special needs.



Delta Dental of New Jersey is expanding dental care access by introducing an enhanced special health care needs benefit for group-covered children and adults with qualifying special health care conditions. Effective January 1, 2024.

deltadentalnj.com/SHCN

CONTENTS

COLUMNS

PHILANTHROPY
"Companies that Care" Sponsors
Outstanding Generosity
RETAIL
Model Performance for CIANJ Annual Celebration of Women's History Month
LAW
"ESG" Requirements Impacting All Companies
HIGHER EDUCATION
A Conversation With The New Felician University President

CIANJ Officers & Board of Directors 4

Advertisers' Directory

AmeriHealth New Jersey	9
Bergen New Bridge Medical Center	9
Columbia Bank	IFC
Delta Dental of New Jersey	1
EAI, Inc.	23
Freedom Bank	IBC
Gibbons P.C	ВС
Goldstein Lieberman & Company	2
GRASSI	11
M&T Bank	11
PSEG	5
Riker Danzig LLP	19
Saint Peter's Healthcare System	17
Stand and Deliver	24
T&M Associates	19
TRC Companies	11
Valley Health Systems	3

Cover: New Jersey businesses step up to help improve the lives of the people in their communities.

COMMERCE (SSN 0745-077X) is published 11 times a year for a subscription price of \$35.00 per year by the Commerce and Industry Association of New Jersey, 365 West Passaic Street, Suite 490, Rochelle Park, New Jersey 07662, (201) 368-2100, Web site: www.commercemagnj.com. Postage Paid at South Hackensack, New Jersey and additional mailing offices. Postmaster: Send address

Show Me The Money!

Succeed Like Nobody's Business With Expert Tax, Accounting And Business Advice From The Region's Leading CPA Firm!



Financial Insight. Business Instinct.



www.GLCPAS.com

800-839-5767



Valley's New Home. Your New Hospital.

Care like no other is now in Paramus. And it's a new healthcare experience from every angle, with private rooms, expanded emergency care, and advanced technologies.

> All with the same compassion you've come to expect from one of the best hospitals in New Jersey.

Rooted in our community's history. Ready for the future.

THE VALLEY HOSPITAL IS NOW OPEN IN PARAMUS.

Learn more at ValleyHealth.com



Chief Officer, Team Member Health & Safety Hackensack Meridian Health

VICE CHAIRMAN

DAX STROHMEYER

President, Triangle Manufacturing TREASURER

KATHLEEN ALEXANDER

Partner, Sax, LLI

SECRETARY

JOSEPH IMPERATO, JR.

Partner, XSolutions Consulting Services, LLC COUNSEL

LANNY S. KURZWEIL

Partner, McCarter & English, LLP

ANTHONY RUSSO

AT LARGE MEMBERS

PAIGE DWORAK President & CEO,

PAUL HARENCAK Vice President, Operations, LPS Industries

DREW R. MALDONADO

Managing Director, Private Client Advisor

Bank of America

DEL MCLENNON

Director of Business Development/Sales Safari Solutions

KIM VIERHEILIG

President of Buildings and Facilities, STV

PAST CHAIRMEN

RICHARD W. ABRAMSON

Cole Schotz P.C.

NORMAN ALWORTH Chief Operating Officer, Perfect Snax, LLC

JAMES D'AGOSTINO resident, JD Companie

WILLIAM C. HANSON

President, NAI James E. Hanson WILLIAM J. HELLER

Senior VP And General Counsel

New York Football Giants

MARTIN W KAFAFIAN FSO

Managing Partner, Beattie Padovano, LLC THOMAS MCNABOLA

Senior Advisor, Sax LLP

B. FRANKLIN REINAUER II

President, Reinauer Realty Corporation

ANDREW SILVERSTEIN

Partner, Dorfman, Abrams, Music LLC

TRACY STRAKA

Creamer Environmental, Inc.

LOUIS WEISS

CEO, WFM Project & Construction, Inc.

COMMERCE MAGAZINE

PLIBLISHER/CEO **ANTHONY RUSSO**

arusso@cianj.org

DIANE C. WALSH dwalsh@cianj.org

LARRY FELD

CONTRIBUTING EDITORS

ILII IA PANGRURN

ADVERTISING SALES

RICH WALTMAN (646) 808-5114

rwaltman@cianj.org **TOM WORLEY** (917)-733-5135

tworley@cianj.org

Layout and Design

MARJORIE CAMPOLONGO

Art Director, Clear Tunnels

"The mission of the Commerce and Industry Association of New Jersey is to be the leader in free enterprise advocacy for the purpose of providing, through education, legislative vigilance, and membership interaction, an economic climate that enhances business potential and makes New Jersey a better state in which to live, work and conduct business.

Directors

RICHARD W. ABRAMSON

Member Cole Schotz P.C

RON ANDERSEN

Senior Managing Director, Commercial Private Banker Peapack-Gladstone Bank

JAMES P. ANELLI

Partner

AGNES ANTONIAN

Chair of Environmental Law Practice Group Connell Foley

ROBERT "TOBY" BABEUF

Regional Manager, Commercial Banking Wells Fargo Bank, N.A

WENDY BLACHER

Market Executive, Northern NJ Middle Market

DR. KELLY BLUNDY, DC

The Spine & Health Center of New Jersey JOHN BRENNAN

Senior Vice President J.H. Held LLC

DONALD F. BUCKLEY TD Bank North Jersey

DAVID CAPODANNO

Member of the Firm CLA (CliftonLarsonAllen LLP)

BRIAN JOHN CLARK

Administrative VP, Group Manager Commercial Banking Division

CONRAD COLON

Vice President Sales & Marketing Gova Foods, Inc.

JOHN J. CORCORAN

Managing Director

DALE CREAMER Executive Vice President

J. Fletcher Creamer & Son, Inc.

JAMES D'AGOSTINO JD Companies

GUILLERMO DE VEYGA

Vice Presiden William Paterson University

PATRICIA DIAZ CPA. Partner

Dorfman, Abrams, Music LLC

ULISES DIAZ

Director, Government Affairs Horizon Blue Cross/Blue Shield of NJ

JACQUELINE ESPINOZA Vice President

Jersey Central Power & Light

ROBERT P. EVANS

ERIC M. FRIEDMAN

Bergen Community College

TODD GALANTE Principal/Partner

Piro, Zinna, Cifelli, Paris & Genitempo, LLC

SALLY GLICK

Business Development Advisor CLA (CliftonLarsonAllen LLP)

RICHARD M. GOLDBERG

President & CEO Ultra Artists LLC

WILLIAM C. HANSON President

NAI James E. Hanson

PAUL HARENCAK Vice President, Operations LPS Industries

TODD HAY

Regional VP, Office Director Pennoni Associates, Inc

ROBERT IACULLO

AIYSHA (AJ) JOHNSON CEO & Executive Director

KEVIN JOYCE

Atlantic Health System

Beattie Padovano, LLC

Managing Partner

ALADAR G. KOMJATHY

Komjathy & Kean, LLC

Partner

Managing Partner Deloitte LLP

Founding Partner

DANIEL M. LESKO, SVP,

KEVIN LUING Chairman of the Board

PAUL B. MAIDE Senior Executive

President and COO

PAUL MARDEN

President & CEO Holy Name Medical Center

BOB MARTIN Managing Director

MILDRED MIHLON

DENNIS MIKULA, JR. President

MICHAEL MUNOZ Market President AmeriHealth New Jersey WILLIAM MURRAY

Executive Vice President, Public Affairs

CINDY MYER

Ridgewood Moving Services

STEVEN NAPOLITANO

CORETHIA V.E. OATES

LAWRENCE INSERRA, JR.

Inserra Supermarkets, Inc.

New Jersey Society of CPAs

VP, Insurance Networks MARTIN W. KAFAFIAN, ESQ.

CHRISTOPHER KASKER Chief Operating Officer

JAMES A. KOSCH

McCarter & English, LLP PAUI KRIFGER

RICHARD J. LAMBERT

Dunn Lambert LLC ANTHONY J. LEE

The Cardinal Hill Group, Inc.

Business Banking Sales Manager PNC Bank, N.A.

Berkeley College

Pace Analytical JOHN MARCHIONI

Selective Insurance Company of America

UnitedHealthcare of New Jersey MICHAEL A. MARON

Christie 55 Solutions

Felician University

Mikula Contracting, Inc

SNS Architects & Engineers

VP, Portfolio Manager Morgan Stanley KEVIN O'CONNOR

VP External Affairs Veolia North America TERRIE O'CONNOR

Terrie O'Connor Realtors BRENDAN O'DONNELL GM. Newark Brewery

President/Broker

Anheuser-Busch

GIANFRANCO A. PIETRAFESA Archer & Greiner PC

BARRY PETRUZZI Delta Dental

JASON POURAKIS Partner. Mazars USA LLP

President

Reinauer Realty Corporation DAVID REPETTO Co-Managing Partner

B. FRANKI IN RFINAUFR III

STEVEN C. SCHINELLA, CPA Roseland Office Managing Partner CohnReznick, LLP

THOMAS J. SHARA President & CFO Lakeland Bank NISHA M. SIKDER

Harwood Lloyd, LLC

VP of Payer Strategies Valley Health System MICHAEL SMILOVITCH SVP. Market President

Commercial Banking Valley National Bank AUGUST SODORA

Swift Electrical Supply Co., Inc. JENNIFER SOLEWSKI VP Business & Technical Development **Bayshore Family of Companies**

TRACY STRAKA Executive Vice President Creamer Environmental, Inc. JIM TROUWBORST

ConnectOne Bank LEONARD VAN DAM First Senior Vice President

SVP, Senior Credit Officer

DEBORAH D. VISCONI President & CEO Bergen New Bridge Medical Center

PETER WEBSTER Resident Managing Director AON Insurance LOUIS WEISS

WFM Project & Construction, Inc.

Information gathered and presented in this publication is presumed to be accurate. However, because of the extensive number of sources used, Commerce Enterprises, Inc. and the CIANJ cannot quarantee accuracy or be responsible for any omissions in fact or credit.

PRESIDENT'S VIEW

Don't Let "Democracy Die In Darkness"



By Anthony Russo President, CIANJ

emocracy Dies In Darkness" is the official slogan of the Washington Post but what does it really mean? It means that an open and accountable government is good government.

Many of us have heard the saving before. But now it resonates louder than ever with the need for greater transparency and accountability when it comes to our government and how it conducts

its business and spends the people's money. When government is not transparent, doubt is created, and that is never a good thing and will only lead to resentment and people questioning government. It does not matter whether you are

a Democrat, Republican or a member of another

party, what matters is that if you are elected to serve the people of New Jersey. The work you do and accomplish, on behalf of your constituents and the people of New Jersey, should be open and predictable. The public has a right to know how our tax dollars are being allocated and spent. While we may not agree on the pri-

"...an open and accountable government is good government"

orities and spending, it is important to provide as much transparency as possible so our confidence in the process and system is not affected.

The Open Public Records Act, or better known as OPRA, was a game changer when it became law more than 22 years ago. It shed light in places that were sealed off and could be prey to manipulation and abuse. It afforded

the public a means of obtaining documents and reviewing information about an issue. It could be contracts, bids, proposals, reports, emails, or letters at the local, county and state level. People want to know that the process is fair and not abused and their tax dollars spent wisely. Now there are efforts underway to reform OPRA, limiting what is shared. We acknowledge there may be times when OPRA requests might seem burdensome or could appear frivolous. But we caution the urge to restrict the process.

Information is key and how that information is shared with the public will go a long way to assuage any concerns. Possible solutions could be to hold more public hearings, posting more information on websites, or in local newsletters, blogs, etc. which will help answer any questions the public may have on an issue. As a fiduciary of our tax dollars, our government has an obligation to explain the decisions they make before spending the people's money and answering any questions a resident may have in a clear and timely manner. An open government is a good government.





Powering Progress since 1903.

PSEG is committed to fostering access to fair and equitable opportunities throughout its communities.

pseg.com



Would Like to Extend a Special



To the Sponsors That Made Companies That Care a Success

Caring Circle Sponsors









Supporting Sponsors











"Companies that Care" Show **Outstanding Generosity**

t was a decade ago when CIANJ first instituted its "Companies that Care" program. As a business group, we always knew that private companies are good neighbors -- making donations to help the needy and providing support when asked. What we didn't know was the extent of the donations and the companies' commitment. Every year we are bowled over by the number of volunteers, the passion shown in the drives and the amazing generosity we learn about. This year was no exception. We invite you the read the brief accounts we have assembled here. We are proud to be part of the statewide business community that does such good works.

AmeriHealth

Fund-raising Efforts

AmeriHealth's Diversity Equity and Inclusion Council has been on a mission over the past five years to support programs in the community that address health equity challenges for underserved populations. In 2023, the Council held a monthlong fundraiser for the LARC school, a local private nonprofit special education school serving students with disabilities. With support from AmeriHealth associates, the council was also able to raise considerable funds. In addition, the associates refurbished and stocked the school's library based on the students' Amazon Wish List of books, sensory objects, and

supplies. AmeriHealth is also a longstanding presenting sponsor for the Larc School's yearly fundraiser, the highly anticipated Norcross Run the Bridge event. This coming April, the Larc School will present AmeriHealth with a Humanitarian Award for its work in consistently championing the needs of individuals with

Aprio

Volunteering/Community Service

At Aprio, our commitment to community impact is deeply ingrained in our core principle: Make a Difference. This core belief drives us to actively engage with and respond to the needs of the communities we serve. Through our team and The Aprio Foundation, we empower positive change. Recently, during our collaboration with The Arc in Hackensack on November 7th, coinciding with Aprio's IMPACT Week, team members volunteered with local nonprofits across 15 cities in the United States and the Philippines. At The Arc, ten team members assisted special needs adults in packing goods for distribution while fostering meaningful connections. Our involvement not only made a tangible difference in their lives but also provided insights into The Arc's programs, enabling us to raise awareness and support within the community. This reflects our dedication to promoting inclusivity and well-being for all, making a difference beyond just a motto - it's a guiding principle at Aprio.

Bergen Community College

Veteran Outreach

Bergen Community College maintains a deep connection with its student veteran community. Among the many initiatives the institution sponsors to support student veterans, the College's veterans committee has sponsored a 5k run/walk since 2016. The event takes place to both honor the sacrifices of veterans, but also to raise funds for veterans' emergency support, including tuition, housing and other basic needs. Drawing 151 participants in its first year, the Hero 5k now amasses more than 350 each year. The event has now inspired a loyal following of supporters, vendors and even spectators. Last year, the event earned \$14,945 for the emergency fund. Most importantly, the event provides a meaningful recognition absent in many post-service life acknowledgments for veterans.

Volunteering/Community Service

This year, Bergen Community College's chapter of the Phi Theta Kappa Honors Society investigated the cognitive and social benefits of playing with puppets for senior citizens struggling with memory loss. The students' findings led them to partner with Juniper Village, a senior care facility located in close proximity to Bergen's main campus. Students communicated on a daily basis with Juniper staff to execute the project, which saw the honor students prepare materials, such as felt and fabric, for the seniors to make 200 puppets. Several puppet play sessions took place in November and December, culminating with a fun and engaging show where 50 seniors had the opportunity to relive their childhood memories by performing with their creations. After the show, the students donated the supplies, a puppet stage and custom designed bucket hats to the seniors to encourage play for all ages and abilities.



Volunteering/Community Service

Bergen New Bridge Medical Center was one of only eight hospitals in the country to receive The Joint Commission's Health Care Equity Certification. This certification



The Aprio team, in partnership with The Arc, work to create an impact for special needs adults.

acknowledges organizations who are addressing healthcare disparities faced by historically marginalized groups.

The Medical Center's Community Outreach Team goes into communities to provide education, health screenings, and more to those who have been traditionally underserved. This past year, we participated in Project Homeless Connect, worked with Buddies NJ for STI testing and vaccinations for at risk members of the LGBTQ+ community, forged a new partnership with the Diabetes Foundation for education and health screenings, worked with the NAACP on their health fair, food distributions, outreach to veterans and provided services to underserved students at Felician University. Additionally, the Medical Center has joined with community partners in the Age-Friendly North Jersey coalition actively working to help seniors age in place while receiving essential support and services.

Berkeley College

Feeding the Hungry

The Berkeley College Foundation Food Pantries continue to ensure students have access to proper nourishment without sacrificing their education. The student resources - located at Berkeley College campuses in Woodland Park and Newark, NJ, and New York City, have been visited more than 1,200 times and have distributed 10,500 food and household items in the past year alone.

Students can shop in-person or place orders online, and the pantries offer a "Grab and Go" option, with themed bags of food such as breakfasts, lunches, or holiday dinner items.

Food pantries at the New Jersey campuses were established in collaboration with the



The Berkeley College Foundation Food Pantries continue to ensure students have access to proper nourishment

Community FoodBank of New Jersey, with support from local businesses. Berkeley College students, faculty, and staff also volunteer with the Community FoodBank each month.

In 2022, the Community FoodBank of New Jersey estimated that 140,000 college students experienced food insecurity across the Garden State, exacerbated by the COVID-19 pandemic

Columbia Bank

Feeding the Hungry

Caring for the community is at the core of Columbia Bank's mission. Over the past two years, Columbia Bank in conjunction with the Columbia Bank Foundation have been committed to strengthening communities through ongoing employee volunteer outreach, financial literacy seminars and affordable housing initiatives. The Bank's Foundation proudly disbursed nearly \$5MM to a variety of organizations through grants, sponsorships, and charitable giving opportunities. In 2022 and 2023, nearly 100% of Team Columbia has donated approximately 10,000 volunteer hours at over 200 local organizations. Specifically, Team Columbia has made a meaningful effort to feed the hungry. Through supporting 30 organizations that address food insecurity in New Jersey, Team Columbia has had the opportunity to serve meals, stock food pantries, collect donations and package food. Each year, Columbia Bank hosts a state-wide food drive to support organizations whose mission is to fight hunger. Columbia Bank is passionate about supporting the community and embraces the ongoing efforts of local organizations who strive to make a meaningful difference every day.

Denholz Properties

Volunteering/Community Service

Since moving to Red Bank in 2019, Denholtz Properties, a leading commercial real estate investment and development company, has sought to make a difference for local organizations across the Borough. The company's work is best exemplified by its support of Lunch Break, an organization that provides individuals and families battling financial insecurity in the Monmouth County community with life's basic necessities of food, clothing, life skills and

Recognizing Lunch Break's transformative programs in Monmouth County, Denholtz Properties has been deeply involved with the organization since its relocation. In 2022, the firm participated in Lunch Break's Toy Drive, Back to School Drive and its annual Gala, as well as the organization's 40th Year of Serving the Community Celebration in 2023. Christina Jordan, Director of Marketing and Investor Relations of Denholtz Properties, has also served on the Board of Trustee for Lunch Break, assisting with the organization's strategic plan.



Bergen New Bridge Medical Center performs screenings healthcare disparities faced by historically marginalized groups.

Eastwick College

Helping Children

When Covid hit, scholarship requests at Eastwick College increased fivefold. Students had relied on part-time jobs to help pay college expenses but when the country shut down, those jobs evaporated.

Fortunately, there was a silver lining to that dark cloud.

The college's scholarship program was closely examined and made more robust. Instead of awarding scholarships on an ad hoc basis, Eastwick Elite Scholarships - with a fall and spring application period - was created. Corporations and individuals were invited to become Founding Partners; seven agreed: alumna Bonnie Welsch, Care One, Glicksman Family, Good Samaritan Hospital, Lakeland Bank, PNC Bank, and PSEG Foundation.

Results! Prior to Covid, in 2019, 14 scholarships were awarded. Then, thanks to the generosity of the Founding Partners, in 2022, the first year of Eastwick Elite Scholarships, 26 were awarded; in 2023, an astounding 40 scholarships were awarded, allowing students to remain in school and graduate on time.

Fennelly Associates

Fund-raising efforts

Fennelly Associates is one of the region's most successful and experienced independent

Bergen New Bridge Medical Center

is proud to be recognized by **CIANJ/COMMERCE Magazine** as a 2024 Company That Cares

Congratulations to our Community Health and Outreach Teams



NewBridgeHealth.org



Healthcare Equity Certification



Take control of you and your employees' health care with access to one of the largest networks of doctors and hospitals, free 24/7 virtual care, and a range of affordable health plans.

Learn more at amerihealth.com



Coverage issued by AmeriHealth HMO, Inc. and/or AmeriHealth Insurance Company of New Jersey

commercial real estate service providers. Beyond its reputation in the industry, the firm is known for its support of the local community.

The team at Fennelly Associates is closely involved with Greenwood House, a nonprofit senior care facility based in Ewing, N.J. In addition to providing financial contributions to the Greenwood House Foundation, the team at Fennelly Associates actively participates in a dynamic program to provide custom, handknit blankets for seniors in need of extra care and support. To date, Fennelly Associates has helped to provide nine seniors with blankets and are currently working to complete five more for Greenwood House residents. Also, Fennelly Associates continues to partner with Eden Autism, a Princeton, N.J.-based organization dedicated to improving the lives of people with autism, as they've done for over two decades.

Gibbons Law

Helping Children

Gibbons provides pro bono representation to children with disabilities who have been denied certain special education services. Navigating the complexities of the special education system can be overwhelming for parents, and even more daunting for those who cannot afford legal representation. Working with a nonprofit, Volunteer Lawyers for Justice, Gibbons attorneys counsel parents and guardians in their efforts to secure the necessary educational services, support, and accommodations to which their children are entitled as a matter of New Jersey and federal law. They assist in the areas of eligibility and testing, Individual Education Plans (IEP) and Section 504 Plans, and private school placements, and they handle mediation and due process hearings in the Office of Administrative Law. One client shared, "I appreciate the time

and effort put into my case. It did not matter that it was Pro Bono. My attorney... put the best interests of my child first and foremost."

Goldstein Lieberman & Company

Feeding the Hungry

We first visited this charitable organization some 20 years ago in the infancy of our highly recognized Goldstein Lieberman Cares program whereby our partners present cash contributions onsite each month to organizations in need. These monthly visits enabled us to see firsthand where specific charities are located and how they work so we can assist them in increasing their fundraising efforts and public awareness.

At the Food Pantry/bank, our eyes and our hearts were opened to the urgent need outside our doorstep for basic necessities, food being first and foremost. We learned that hunger knows no class structure - a cross section of our local populations needed help - most dramatically during the economic downturn of the late 2000s and recently during the COVID-19 crisis. When we saw that supplies and cash donations were not enough, we rolled up our sleeves to hand distributed supplies. We have sponsored countless fundraisers and our team has participated in numerous fundraising events. We have also had the Food Pantry participate in Going, Going Gone!, a fundraiser for community notfor-profits that our firm initiated along with the Rockland Boulders Baseball Team where we gave \$100 to a food bank for every Home Run Hit during the entire Baseball Season. In short, we have helped the Food Pantries and not just for one time, but all the time and have learned that helping others brings us not only closer together with our community; it also strengthens the

bond we share with our community. We feel there is nothing better than the giving of our time and money to help the community.

Grassi

Volunteering/Community Service

Grassi is committed to supporting and encouraging employee contributions to local charitable organizations, and our Days of Giving are an opportunity to do this firmwide. Launched in 2022, Grassi Gives Back encourages employees to volunteer at local organizations to give back to the communities in which we operate.

In 2023, each Grassi office partnered with local organizations to offer volunteer opportunities and our impact in 2023 was significant: 191 volunteers, 27 events, 1,100 hours at 16 organizations. In New Jersey, Grassi worked with Habitat for Humanity of Bergen County to help provide local families with affordable housing through volunteering at a local construction site, and at ReStore (a nonprofit thrift store that sells new and gently used items with proceeds going to Habitat Bergen building projects).

We're proud of our employees and their contributions to our local communities, and we look forward to continuing this program for years to come.

Habitat for Humanity of Bergen County

Veteran Outreach

On Thursday, January 25, Chris, one of our homeowners at Habitat Bergen, left his home, wife, and two young daughters as he deployed to Kuwait. Our Executive Director, Teri Capparelli, took swift action to rally support for the family. Volunteers, staff, and customers generously Continued on Page 14



Goldstein-Lieberman Cares program has been working to eliminate hunger in the community for over 20 years.



Team members from Grassi's New Jersey office helped build a home during one of their Days of Giving at Habitat for Humanity of Bergen County.





At M&T Bank, we know how important it is to support those organizations that make life better in our communities. That's why we offer our time and resources, and encourage others to do the same. Learn more at mtb.com/

M&TBank





Model Performance for CIANJ Annual Celebration of Women's History Month

By Diane C. Walsh Editor, COMMERCE

he Commerce and Industry Association of New Jersey celebrated Women's History Month in style with a fashion show that highlighted the evolution of women's wear from the Roaring 20s to current day.

More than 100 people made it a success, working as volunteers or participating as models - some of whom were even members of CIANJ's board of directors. A business advocacy group, CIANJ, represents more than 900 companies from every industry sector in the state. The show tapped the talents of many members, including the YWCA of Northern New Jersey, from the non-profit sector, which was a special partner for the extravaganza.

Another member, American Dream, carved out the perfect space within its complex for the show. The gigantic retail and entertainment center in East Rutherford was the backdrop for the show last year too, when CIANJ first plunged into the fashion world.

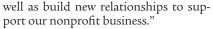
Torene Valerio, the CIANJ event manager who shepherded the show from conception through execution, described it as a fun-filled, high-energy affair. Volunteers from Berkeley College played an "amazing" role, she said. "Without their help it would have been difficult to put it all together. We loved working with them," Valerio said.

As the models strutted across the stage even the passers-by at the American Dream "literally stopped and stared," she said. "They would come over and watch the show. Everyone enjoyed it."

CIANJ President Anthony Russo said his organization decided to celebrate women with the fashion show because "fashion is one way that women can express their most authentic selves, especially in the work place." He thanked Valerio and the rest of his staff, Kathy Agudo, the executive vice president, Julia Pangburn, the social media and communications manager, and events manager Sally Strange, for all their efforts.

- YWCA Northern New Jersey was honored to be chosen as a partner for the fashion show, said Helen Archontou, the organization's CEO. CIANI designated the YWCA as the recipient for the menstrual products collected as charitable donations during the show. The non-profit endorsed the drive as a way to bring awareness and education about menstrual equity. The menstrual equity movement works to ensure that anyone who menstruates has the right to access safe, affordable products.
- Archontou said the fashion show partnership is "one of the many benefits of

being a member agency of CIANJ. We always raise our hand to be active in CIANJ programs. This one in particular was a tremendous outreach opportunity to share our mission and work widely as



■ The non-profit center CEO was also a show model. "Walking the runway for CIANJ is truly an empowering

experience. Picking the runway look

Our models enjoyed every moment. From left to right, top row, they are: Lucia Mora, Darlene Freidman, Adria Gross, and CIANJ Board Member Jennifer Solewski. Bottom row, CIANJ Board Member Mildred

with the expert stylists and being transformed by the glam team helps build the confidence to share the look with power. It is amazing to feel the energy from the

crowd! " she said. All the outlooks were supplied by Saks Fifth Avenue and RJ's Closet Boutique.

In preparation for show, Valerio created storyboards depicting each era and the trends that

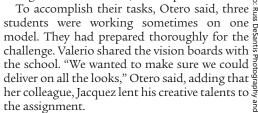












defined it. For example, the 1920s featured

flapper dresses, beaded designs, feathered ac-

cessories, drop waist dresses, cloche hats and

headbands. Jumping forward to the 50s, pop-

ular fashion showed off pencil skirts, beaded

cardigans, poodle skirts, cat-eve glasses, gloves

Mini skirts ruled the 1960s and the models

wore them well, especially with the white go-go boots. In the 70s, disco was in the spotlight and

platform shoes kicked up a storm. Halter tops,

palazzo pants, wrap dresses and floppy hats left

To portray the 80s, the models were fitted in

animal prints and shoulder pads, leg warmers

and oversized blazers. The next decade saw the

emergence of baggy jeans, overalls and flannel shirts. The show ended with the today's fun

fashions for spring - white dresses, micro-finge, classic preppy layers featuring cardigans, but-

And just as new styles were born in every era,

women's make-up was also reinvented to fit

the latest trends. Valerio enlisted the help of

the Parisian Beauty Academy - A Paul Mitchell

Partner School in Hackensack to create the

Danielle Guadarrama, the school director,

said 18 students and faculty, were selected to

work the show and had a wonderful learning ex-

perience. The Parisian school was started more

than 75 years ago by Harry and Henrietta Comp and today it is still operated by their children,

The CIANJ fashion show marked one of the first times since the pandemic that the students

were invited to use their talents outside the

classroom. Lisette Otero, a future profession-

al advisor and career placement officer at the

school, who supervised the student team along

with Fausto Jacquez, said it was an exhilarating

The students, or future professionals as they

are called, got a glimpse of what a real fashion

would be like. "They definitely felt the rush and

the chaos," Otero said. In some instances, the students had less than three minutes to completely -

change the models - hair, make-up and clothes.

and kitten heels.

their mark too.

models' looks.

experience.

ton-downs and polo shirts.

Penny Muccia and Harry Jr.

Their efforts landed them great kudos. "We got some much positive feedback" Otero said, " adding that Agudo thrilled the students when she told them they were already professionals.









Mihlon, Martha Mairena, Diana Mikula, and CIANJ Board Member Helen Archontou



12 COMMERCE 3 www. commercemagnj.com

May 2024 COMMERCE 13

Continued From Page 10

donated towards providing weekly meal deliveries for the duration of Chris' deployment. In addition, the dedicated volunteers of Greyheads, a volunteer group of retired men and women, have kindly offered their time to take care of landscaping and yard maintenance while Chris is away. During a heartfelt send-off party, attended by the Habitat Bergen staff and Board President, Chris expressed his gratitude, expressing that he knew Habitat would do something to support his family in his absence. This support from Habitat Bergen gives him peace of mind, knowing that his family is in capable hands and a roof over his head.

Johnson & Johnson

Feeding the Hungry

Johnson & Johnson has supported efforts to tackle hunger and food insecurity in New Jersey for nearly 30 years. Through partnerships and financial donations to non-profit organizations, J&J fosters positive change across the state and believes that creating healthier communities starts with greater access to healthy foods. Last year, J&J employees helped to harvest 26,800 pounds of produce at America's Grow-a-Row headquarters in Pittstown to help feed individuals and families struggling with food insecurity. In January 2024, J&J sponsored a new 26-foot box food truck for the Community FoodBank of New Jersey, expanding its mobile fleet for greater food delivery to low-income and unhoused individuals across the state. J&J and its employees have also dedicated thousands of volunteer hours and charitable donations to Elijah's Promise, enabling them to serve over one million meals and provide education on nutrition and healthy living to hundreds of NJ residents over the last decade.

Volunteering/ Community Service

Volunteerism and community service are in Johnson & Johnson's DNA. In Our Credo, it states: "We are responsible to the communities in which we live and work and to the world community as well." Through our companywide Talent For Good program, employees take advantage of localized volunteering opportunities. In New Jersey, we have highly engaged employees who volunteer their time to provide professional development, academic tutoring, coaching, and mentorship to youth and young professionals pursuing STEM careers. Each year, J&J employees reach 15,000+ NJ students through volunteering efforts with local partners such as Rutgers, the Liberty Science Center, and several community organizations. As a founding sponsor of FIRST®, J&J contributes over 80 mentors and 12,000 volunteer hours, reaching 170,000+ students. Through our Bridge to Employment initiative, J&J has invested \$1.7M and approximately 19,000 hours since 1992, supporting 749 students across 18 sites in New Jersey with college and career readiness.

Lakeland Bank

Sheltering the Homeless

In 2023, Lakeland Bank was proud to award a \$20,000 Housing Impact Grant to Homeless Solutions, Inc. (HSI) to help provide shelter, supportive housing and services to homeless and low-income families in Morris County, N.J. Since 2018, the Bank has awarded more than \$100,000 to support the organization's important mission to offer individuals and families the tools and surroundings needed to rebuild their lives and become self-sufficient. HSI serves the community with a variety of housing solutions for those who need it most including an 85-bed Main Shelter, a

Transitional Housing Program (THP) with ten 3-bedroom apartments, and their Mt. Kemble Home providing safe housing for seniors. In addition to physical housing, HSI supports those leaving their program with follow up services for two years to ensure they remain housed. This grant is one of many awarded by Lakeland Bank, which contributed over \$1,500,000 to organizations throughout New Jersey in 2023, including more than \$200,000 in Community Impact Grants.

LAN Associates

Volunteering/Community Service

LAN Associates is an architecture and engineering firm that specializes in K-12 schools and civic-driven projects. Our work is centered around community, and so are our charitable endeavors. Most recently, we have been working alongside Servants Hearts Ministry in Wyckoff, NJ, to provide architecture and engineering services to charitable organizations that provide everything from food banks to community support services, including housing, counseling, and job training.

LAN's staff are encouraged to roll up their sleeves and get involved, and our company principals lead by example. Assistant Vice President Matt Wolfe volunteers his time to co-teach at a 24-week construction training program organized by Servants Heart Ministry. The program works with students looking to enter the trades to teach them the roles architects, engineers, and contractors have in the construction process. LAN understands the value our work brings to the community. Through volunteer work and collaboration with charitable organizations, we aim to ensure that those in need have access to what we can offer.

Lee & Associates

Helping Children

Among other 2023 initiatives, Lee & Associates New Jersey celebrated back-to-school season by supporting the United Way of Passaic County's Backpacks 4 Kids! school supply drive. The commercial real estate firm's team collected, filled and donated 40 backpacks and 100 school supply sets to help kickstart a successful academic year for Passaic County students. The team donated composition notebooks, crayons, pencils, erasers, pens, single subject notebooks and more. The team at Lee & Associates is always thrilled to provide opportunities for its members to support great causes, and Backpacks 4 Kids! was the perfect chance to give back and help children in their local community thrive in school and bevond.

United Way's Backpacks 4 Kids! Drive is part of an annual initiative to increase the academic success and high graduation rates of children. In Passaic County, recipients include over 1,000 students in need at schools and community organizations.

Philanthropy



Matrix employees regularly join with Jersey Care to provide winter coats and school supplies for children in need.

Loopwell

Fund-raising Efforts

Loopwell is a first of its kind, in-person well-being hub. Our mission is to make well-being more accessible to all, one community at a time. The reality is that the leading, holistic and dynamic "wellness" experiences are limited to those with opportunity and means to travel to fancy wellness retreats, hire personal healers, or attend expensive speaking summits. Loopwell was born to bridge that gap and make these resources, experts and experiences accessible to all. Giving is at the heart of Loopwell's business model. For every event we host, a portion of the proceeds is donated to charities in addition to educational and wellness initiatives for the community. That's the loop. Since our soft-opening in June of 2023, we have hosted dozens of free, community classes to the public and have made significant financial and in-kind contributions to charities and organizations.

M&T Bank

Volunteering/Community Service

M&T Bank is committed to continuously supporting the communities it serves. In 2022 and 2023, M&T Bank's team in New Jersey contributed approximately 14,000 volunteer hours. This effort saw approximately 6,000 hours logged in 2022 and 8,000 hours in 2023. Notably, 60% of employees in New Jersey participated in volunteering activities in 2023. Beyond volunteerism, M&T Bank places a focus on philanthropy. In the New Jersey region, M&T Bank contributed around \$5.7 million to charitable causes for both 2022 and 2023. These donations supported a range of more than 170 non-profit organizations, with allocations to civic causes, human services, arts and sciences, education, youth initiatives, and healthcare. In addition, M&T employees participate in community board memberships. Employees in New Jersey held 27 board seats in Q4 2023. Through volunteering efforts, charitable contributions and board memberships, M&T Bank remains dedicated to fostering a positive impact and enriching the communities it serves.

Matrix New World Engineering

Volunteering/Community Service

Matrix New World Engineering is committed to volunteering to improve the communities in which our employees live and work. We regularly team with Jersey Cares for their annual coat drive in the winter and annual school supply drive in the summer. Over the past two years, our employees have collected and donated over 100 coats, as well as several boxes of school supplies. Matrix has also established a mentoring program with the Passaic Science and Engineering High School, and our professionals visit the school and mentor students to encourage them to pursue careers in STEM. As part of this program, our professionals donated their expertise to guide students with hosting their first City of Water Day event in 2023. We helped students and administrators apply for and win a City of Water Day grant and also assisted in planning the itinerary and marketing materials for the event.

Mikula Contracting

Helping Children

On October 20, 2023, Mikula Contracting, Inc. sponsored a Booster-Thon Fundraiser for Clifton Elementary School #15. This exciting

event promoted fitness, leadership, and character while raising much-needed funds for our school programs and resources. This fun run traditionally has a fantastic track record of success. Mikula Contracting played an essential role in helping Clifton Elementary School #15 achieve its fundraising goals so the event could provide a fun and interactive experience for its students. As a third-generation small business in the community for over 78 years, supporting educational events is a socially responsible decision, and this strategic investment can yield long-term benefits for the community and significantly impact future generations. By giving back through education, we can make a meaningful difference in the lives of individuals, contribute to the growth and vitality of their communities, and build a stronger, more sustainable future for all.

New Jersey City University

Volunteering/Community Service

The Gamma Chapter of Omega Phi Chi Multicultural Sorority Incorporated at New Jersey City University (NJCU) has completed over 85 total hours of community service initiatives this academic year.

They have worked diligently in supporting the efforts of our social service areas on campus. Notably, the organization has led a canned food drive to support our Gothic Knight Food Pantry. They help on a regular basis in sorting clothes and marketing our Gothic Rack which features free professional attire for our students. For their annual Lunch Bag program, the Gamma Chapter of Omega Phi Chi created and distributed positive notes and affirmations and prepared sandwiches for those less fortunate at Newark Penn Station. From helping clean the neighborhood as part of our Community Cleanups to participating in the annual Breast Cancer Walk, the Gamma Chapter of Omega Phi Chi are always ready to serve.

Next Level Performance

Fighting Hunger

Giving back is a notion that perfectly aligns with Next Level Performance's CARES Values of Collaboration, Accountability, Respect, Ethical Behavior, and Service to clients, teammates, and communities.

Next Level Performance is a contributing supporter of the Community Food Bank of New Jersey (CFBNJ), and recently participated in CFBNJ's Women Fighting Hunger Luncheon.

The company has also sponsored the CFBNJ Child Nutrition Program for seven straight years, providing meals to children at risk of hunger outside of school hours.

During this year's annual HOPE Week, teammates dedicated time and resources to donate over 140 books for the Ronald McDonald House, donated a vast amount of student-friendly food

Passaic County's Backpacks 4 Kids! school supply drive.

Lee & Associates New Jersey celebrated back-to-school season by supporting the United Way of

14 COMMERCE 3 www. commercemagnj.com

and hygiene items to the Rutgers Student Food Pantry, built and provided bikes to benefit the Trenton Bike Exchange in support of the Boys & Girl of Mercer County, and donated to St. Jude's Children's Hospital.

New Jersey Society of Certified Public **Accountants (NJCPA)**

Feeding the Hungry

Engagement for the NJCPA Food Drive has rallied due to the tireless efforts of its Emerging Leaders Council; 2022/24 Emerging Leaders Council Chair Zachary B. Cohen, CPA, senior manager at CFGI; and NJCPA staff working to assist food-insecure New Jerseyans. Our Food Drive not only offers an opportunity to give back, but it redefines the way local communities view accounting professionals and their desire to serve. Online member contributions topped more than \$58,000 for 2022/23 and hit a oneyear record of \$38,057 in 2021. Food item donations bounced back from 1,000 pounds in the COVID-inflicted 2020 fall giving season to more than 2,300 pounds in both 2022 and 2023. Food Drive Volunteer Nights in 2022 and 2023 saw a return of 34 volunteers – its average since before the pandemic. Since 2010, the NJCPA has donated more than 22,000 pounds of food items to the Community FoodBank of New Jersey.

NPZ Law

Global Outreach

Under the leadership of David H. Nachman, Esq., Ludka Zimovcak, Esq., and Snehal Batra, Esq. the NPZ Law Group - VISASERVE - a US and Canadian Immigration & Nationality Law Firm – has passionately dedicated efforts toward 'Helping Underprivileged Children' in India by working hand-in-hand with the local WRG organization. Our Team's 2023 community outreach endeavors included a winter clothing drive during the Holiday season. Additionally, NPZ maintains an ongoing alliance with Northeastern Community Transformation and the New Hope Church Community in Prospect Park. This partnership has empowered us to contribute clothing, educational support, and legal aid to needy families in the Greater Passaic County Community. Our endeavors continue to be a testament to our deep-seated belief in the "power of giving". It is this very ethos that pervades the VISASERVE mission and seeks to lav a foundation for a brighter future and a better society.

Opici Wines

Volunteering/Community Service

We are very proud to share with you our #OPICIcares program. This is an annual program that highlights various charities throughout the year. In 2023, we featured a total of four charities that were handpicked by the #OPICIcares team:

- Iersev Battered Women's Shelter - Holiday Toy Drive - provided funds to each operating division to support the purchase of a new/unwrapped toy or gift card. Also solicited donations from employees to augment the toy drive.
- Living Beyond Brest Cancer Brest Cancer Awareness Month - We had a "pink out" where all employees wore pink on the same day and supported the cause through the display of pins for all of our drivers/warehousemen and "pink posts" on behalf of all employees. We donated \$5/post for a total contribution of \$600.
- Responsibility.org In conjunction with our annual OPICIwalks event, all employees are encouraged to walk, run, bike, etc. to raise money for the individual charity. We supply hats to all participants, and we contribute \$1/mile and \$1/post to highlight the event. We chose to benefit Responsibiliy.org which focuses on efforts to encourage moderation and educate on drunk driving initiatives. We raised over \$8,000! Over 150 employees and their families supported this cause through the contribution of miles.
- Mental Health Association Mental Health Awareness Month - We had a "green out" where all employees wore green on the same day and supported the cause through the display of buttons referencing mental health awareness for all employees. We donated \$1,000 to the Mental Health Association

Riker Danzig

Feeding the Hungry

In April of 2023, Riker Danzig organized a special Ramadan fundraiser, spearheaded by Riker Danzig Counsel Sarah Heba-Escobar, to provide meals for community members in need. We partnered with the New Jersey Muslim Lawyer's Association and Nourish.NJ, located in Morristown, which provides year-round food, housing, work readiness, medical, social and educational services.

Riker Danzig employees made monetary donations to Nourish.NJ's healthy food distribution program, including sponsoring meal bags of staple food items for families, which were matched by the Firm. Several Riker employees and family members then volunteered at Nourish.NI's Free Farmers Market on April 21, 2023, distributing fresh fruit, vegetables, meat and dairy to community members. The event was a success serving a total of 117 adults and 74 children. The fundraiser also raised a total of \$7,500 for the community members in need.

Rivkin Radler

Helping Children

During the holiday season, Rivkin Radler holds a program called Project Holiday



#OPICIcare program participates in various charities, including an annual holiday toy drive for Jersey Battered Women's Shelter.

Happiness. Collaborating with The Safe Center LI, a nonprofit that protects and assists victims of domestic and sexual abuse, we "adopt" families in need. The nonprofit provides wish lists of children in their care. With funding from the firm, Rivkin employees shop for the gifts, fulfilling the children's wishes. We also purchase gifts for the children's mothers. We then gather to wrap the gifts and send them off for delivery.

Last year, Rivkin Radler adopted 30 families and purchased gifts for 56 children. In 2022, the firm adopted 34 families and bought gifts for 75 children.

Rivkin Radler also boasts a robust pro bono program. In 2023, the firm performed 810 hours of pro bono legal services helping those facing eviction in landlord-tenant court to stay in their homes. In 2022, we performed 813 hours of pro bono service.

Saint Peter's **Healthcare System**

Feeding the Hungry

Saint Peter's Healthcare System's Family Health Center provides primary and specialty care primarily to the most vulnerable in New Brunswick and surrounding areas with a focus on addressing social determinants of health such as food insecurity that impacts a patient's overall well-being.

The Center has partnered with Elijah's Promise and other community partners to host health fairs and food truck events that raise awareness about the importance of having access to affordable, nutritious food while educating attendees about other situational factors that impact overall health and wellness. At



Saint Peter's offers the most advanced cancer care using the latest technology, medications, and surgical procedures for even the most complex cancers in children and adults.

With skilled hands and warm hearts, Saint Peter's team of cancer specialists works together to create personalized treatment plans to achieve the best possible outcomes for our patients.

To learn more about Saint Peter's cancer care, visit saintpetershcs.com/cancercare





That's treating you better...for life.

events, Elijah's Promise's food truck distributes hot meals to patients while Saint Peter's provides healthcare screenings, COVID-19 vaccinations, and recipes and nutrition information, along with fresh produce. The newly expanded Saint Peter's Family Health Center in New Brunswick is opening an onsite market for patients and through predictive analytics gleaned from screening data will assist in assessing patients' risk for illness and hospitalization based on social determinants of health.

Smolin Lupin & Co., LLC

Helping Children

Embracing the essence of love and generosity, our dedicated Smolin team in collaboration with CPC Integrated Health, united for the second year in a row to create a meaningful impact in the lives of local families, with a special focus on helping children. Our Red Bank and Spring Lake Heights offices pooled resources and donated a heartwarming collection of gifts, holiday decorations and household goods to ensure that these families experience the joy of the holiday season. Through our fundraising initiatives, we successfully raised several thousand dollars to provide support and create lasting memories for these families. It is amazing to witness the power of community and the impact our organization can have when we unite for a common cause. Together, we are not just coworkers; we are a family that cares

deeply about making a positive difference in the world around us.

South Jersey Industries

Veteran Outreach

South Jersey Industries (SJI) is incredibly committed to caring and showing appreciation for New Jersey's almost 299,000 veterans' service to our country. SJI first has Veterans Engagement Team (VETS). This employee resource group supports the personal growth and professional development of the former 58 servicemen and women who have transitioned to the workforce in the South Jersey Gas and Elizabethtown Gas service territories. SJI also participates in the U.S. Army's "Partnership for Your Success" (PaYS) Job Recruitment Program and offers veterans job interviews once they're discharged. SJI has also increased veteran hiring by 300 percent and annually celebrates Veterans' Day, with its 2023 observance including employee-written holiday cards, collecting toys for the New Jersey Veteran Network's holiday toy drive, and donating \$67,602 from the company's annual employee giving campaign. SJI will donate \$77,765 to the New Jersey Veterans Network this year.

Volunteering/Community Service

South Jersey Industries (SJI) prides itself on being a committed community partner and providing vital funding to its Employee Resource Groups volunteering with local, regional, and statewide organizations that support those in need. SJI employees annually participate in the American Heart Association's Heart Walk, host a Dr. Martin Luther King Jr. Day of Service, donate food to the Joint Base McGuire-Dix-Lakehurt, and create a more sustainable environment. Through the Mark Cuban Foundation AI Bootcamp, SJI also boosts local high school students' AI proficiency at its South Jersey Gas and Elizabethtown Gas headquarters. On Giving Tuesday 2023, 1,200 SJI employees donated a record amount of over \$330,000 to organizations such as Covenant House New Jersey and The Community Food Bank of New Jersey through its annual, company-matched Employee Giving Campaign. SJI has generous grant programs supporting community-centered children's athletic programs and First Responders training and equipment in the utilities' service areas.

T&M Associates

Volunteering/Community Service

For over 58 years T&M Associates has supported our partner communities through volunteerism, promoting STEM education, and charitable giving. As a natural next step to support this work, in 2021 the T&M Foundation - a 501(c)(3) nonprofit - was established. The Foundation gives to civic, cultural, community, and educational organizations that align with the Foundation's mission. In 2023 the Foundation was able to support 64 organizations, donating more than \$40,000. Community partners include HABcore, Habitat for Humanity, Lunch Break, Fulfill, and A Need We Feed. Employees spent 524 hours volunteering their time to support these causes. The Foundation also committed \$62,500 for STEMbased scholarships and visited numerous classrooms, providing STEM presentations, activities, and mentorship. These organizations/ institutions serve students from every age group and/or focus on making STEM education more accessible and effective for underrepresented

Town Title Agency

Fund-raising Efforts

In 2023, Town Title Agency proudly hosted its eighth annual charity golf event at the prestigious Ridgewood Country Club. This longstanding tradition exemplifies our unwavering commitment to community service, bringing together hundreds of supporters in a collective effort to make a difference. Our dedication to this cause extends beyond the event, as we continue to seek innovative ways to support healthcare initiatives and improve the well-being of

The event's proceeds will greatly benefit three outstanding beneficiaries at Hackensack Meridian Health: The Tackle Kids Cancer

program at the Children's Cancer Institute at the Joseph M. Sanzari Children's Hospital; the Inserra Diabetes Research Institute at the Joseph M. Sanzari Children's Hospital; and the Caryl and Jim Kourgelis Foundation for Behavioral Health at the Hackensack Meridian Carrier Clinic.

Valley Bank

Volunteering/Community Service

New Jersey Reentry Corporation (NJRC) is a non-profit with a social mission to remove all barriers to employment for citizens returning from jail or prison with job training and other essential resources. Valley became the preferred financial education provider and helped NJRC's formerly incarcerated clients establish a relationship with a mainstream bank - something that's proven to be essential for successful reintegration. Nearly 200 bank accounts were opened at Valley by NJRC clients, providing a needed opportunity for financial stability and independence. Valley Associates contributed nearly 300 service hours to support NJRC's mission in 2023, which also included repacking food for distribution to NJRC clients. A NJRC client testimonial who benefited from Valley's involvement stated: "As a person who has spent 20 years away from society, I've had the experience of being embraced by strangers who showed empathy for my life's struggles of becoming acclimated back into society. Those strangers became my financial advisors, my support system, a resource to restore my dignity and proper place back in my family structure as well as (in) society."

Walters

Volunteering/Community Service

Walters believes in the power of giving back especially in local communities where it is active. Over the past two years, they've rolled out numerous projects successfully that range from annual college scholarships to collecting donations to help the needy.

In 2023, \$8,000 in scholarships were presented to four high school seniors in the Barnegat Bay area who plan to attend college.

During the holidays, Walters continued their annual Thanksgiving basket collection, donating 158 baskets with gift cards and non-perishable food items. Employees also organized a Giving Tree to fulfill the wishes of 19 less fortu-

In Stafford Township, they constructed Park of the Pines, a new park and playground, and refurbished and reconditioned the town's existing

Walters' affordable housing communities provide residents with year-round resources such as after-school programs, special interest clubs, career readiness, a food pantry program, eviction prevention, and social services assistance.



We're not just committed to our clients, we're committed to our community.

Riker Danzig is honored to be recognized at CIANJ's 2024 Companies That Care Celebration. We are proud of the Firm's dedication to supporting charitable and community organizations.



LEGAL MINDS BUSINESS MATTERS

MORRISTOWN TRENTON NEW YORK CITY RIKER.COM



"ESG" Requirements Impacting All Companies

By: Agnes Antonian and Anthony J. LoPresti

(Environmental, Social, and Governance) is a term that gained global prominence in the early 2000s because of the United Nations' efforts to encourage financial institutions to allocate investments to socially responsible endeavors. ESG is many times referred to as "responsible investing" or "impact investing." The "E" or "environmental" was largely intended to address climate change, the "S" or "social" for diversity, equity and inclusion (DEI) related issues, and "G" or "governance" for certain practices including but not limited to management-employee relations and compensation for executives and employees. Specifically, as it relates to climate change, most efforts are aimed at reducing greenhouse gas emissions ("GHG's").

Accordingly, a common goal for companies and other entities is to be "net-zero" by a year certain, or, in other words, to reach a point where an entity is responsible for no net GHG emissions. The same entities also establish yearly goals to reduce GHG emissions by certain percentage points. To lower GHG emissions, entities focus on ESG initiatives such as decarbonization, electrification, energy conservation and other GHG reduction measures.

As ESG initiatives move to the forefront of the business world, there will be substantial impacts on companies of all sizes and in all sectors through the new developments in this space. Specifically, as Federal Regulators and State



ESG is also referred to as "responsible investing" or "impact investing."



Agnes Antonian, Chair Connell Foley LLP's Environmental Law practice group

Legislatures step-in to proscribe disclosure requirements for ESG initiatives, all businesses within the stream of commerce will be impacted, whether through compliance requirements or the rise in litigation matters.

SEC Regulations

The Securities and Exchange Commission (SEC) issued a press release on March 21, 2022, with then-proposed rule changes that would require certain climate-related disclosures in registration statements and periodic reports. When proposed, the rule changes would require the disclosure of information about "climate-related risks that are reasonably likely to have a material impact on their business, results of operations, or financial condition, and certain climate-related financial statement metrics in a note to their financial audited statements."

Specifically, the rule changes would require publicly traded companies to disclose its (1) governance of climate-related risks and relevant risk management processes; (2) how any climate-related risks identified have had or are likely to have a material impact on its business and consolidated financial statements, which may manifest over the short-, medium-, or long-term; (3) how any identified climate-related risks have affected or are likely to affect strategy, business model, and outlook; and (4) the impact of climate-related events (i.e., severe weather or other natural conditions) and transitions activities on the line items of a company's consolidated financial statements, as well as on the financial estimates and assumptions used in the financial statements.



Anthony J. LoPresti, Associate, Connell Foley LLP

The climate-related risk information included the disclosure of GHG emissions, the subject of many cases coming forth in the rise of greenwashing litigation. Originally, the proposed rules established three (3) scopes of information related to GHG emissions that a company must disclose:

Scope 1: Requires a company to disclose information about its direct GHG emissions.

Scope 2: Requires disclosure of indirect emissions from purchased electricity or other forms

Scope 3: Requires disclosure of GHG emissions from upstream and downstream activities in its value chain.

The SEC adopted these rules on March 6, 2024. However, Scope 3 was not included in the regulation's roll-out amid public pressure from the publicly-traded corporations that asserted collection of data related to the more-distant emissions in this category would be overly expensive and complicated. Accordingly, companies are now required to disclose only the Scope 1 and 2 requirements - direct and indirect GHG emissions.

The issuance of these regulations resulted in immediate, significant litigation filed against the SEC's new climate disclosure rules in multiple states. These matters are now consolidated in the United States Court of Appeals for the Eighth Circuit. The nine consolidated cases challenge the new SEC rules, claiming that it has gone beyond its statutory authority by pursing "an environmental agenda." Meanwhile, environmental groups have argued

that the adopted rules do not go far enough, especially after the SEC decided to abandon the Scope 3 requirements.

The Impact on Businesses

Although the new SEC regulations only apply to publicly traded companies and are currently under fire, the entire stream of commerce will be impacted. The immediate impact of the new regulations is on the publicly traded companies, as investors will be armed with more information about the climate risks associated with certain corporations. Requiring companies to disclose GHG emissions could lead to public pressure on companies to take meaningful action to address climate pollution. Until recently, it was left to the companies to set targets to slash emissions and self-report their progress. The new regulations call for companies to create credible plans to meet their goals because both the regulators and the investors and stakeholders will hold them accountable.

Beyond the publicly traded companies, there are substantial legal concerns regarding ESG initiatives over disclosure that impact the entire stream of commerce. Since the term's inception, the global practice has been for companies to provide their own figures and disclosures for ESG initiatives. As a result, companies can be viewed as engaging in "greenwashing," which refers to unsubstantiated, false, or inaccurate statements by entities about their GHG

reduction actions in the past and present, as well as plans for GHG reduction in the future.

Greenwashing litigation is likely to continue and will expose companies to public scrutiny as well as liability for making unsubstantiated, false, or inaccurate statements. One high profile mat-



ter was a class action lawsuit filed against Nike, Inc. It was alleged that Nike was inappropriately advertising their use of sustainable materials when manufacturing its sustainable collection. Specifically, Nike advertised such actions to show their commitment to environmental

sustainability - a central tenet to ESG. The litigants claimed, however, that the clothing and products at issue were not made from sustainable materials and therefore not beneficial to the environment. Another high-profile matter is the class action lawsuit filed against Delta Air Lines in May 2023 accusing the prominent airline of misleading its consumers by overstating its progress in decreasing GHG emissions. Specifically, the putative class alleges that Delta was not truthful regarding its claim of being the first airline to have zero-carbon emissions through its purchase of GHG offsets.

As evidenced by the Nike and Delta examples, greenwashing litigation is evolving before our eyes. Over time, these matters have expanded to large scale class action lawsuits challenging supply chain integrity, sustainability practices, human rights practices, animal rights practices, and other environmental and social issues. The Nike class action is a prime example of the recyclability of its products that are marketed as such being strongly challenged. These actions are a direct impact to the rise in prominence of ESG initiatives, and the public's growing interest in holding businesses accountable for not only its products, but its entire process for making such products. As regulatory disclosures become mandatory and greenwashing lawsuits gain steam this will have an impact on all businesses in the entire stream of commerce. 3

LESSONS IN LEADERSHIP

Agree to Disagree



By Steve Adubato, Freelance Contributor

open to other points of view, it is an essential communication and leadership skill that will help break down walls and build

trust with those around vou. Let's consider some tips and tools to becoming more flexible in our approach to navigating these waters:

- Let go of emotional baggage. We all have an engrained belief system that has been built upon years of experiences. The key is to view new experiences from a fresh lens and make new decisions based on that perspective.
- Compromise. Negotiation and compromise in leadership are essential to

building trust in your relationships. Being flexible and open-minded in your interactions with others will help ensure that those around you feel their point of view is valued.

- See shades of gray. Seeing the world only in black and white is dangerous. We need to understand that our reality is just that, our reality and only ours, as opposed to a universal reality that everyone else must buy in to.
- Find common ground. Too often it is easier to see the differences when engaged in a spirited discussion regarding something you feel passionately about. Look to find the similarities or overlap between two different points of view. It is all about truly listening with an open mind.
- Agree to disagree. When all else fails and you have reached a stalemate, take the high road and agree to disagree. This doesn't mean that you are giving up your principles. You are simply taking

a different approach to communicating that will help improve your relationships while still staying true to yourself.



Steve Adubato, PhD, is the author of five books including, "Lessons in Leadership." His sixth book. "Lessons in Leadership 2.0: The Tough Stuff, will be released in summer 2023. He is an Emmy Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJ PBS. He has also appeared on CNN, NPR and NBC's Today Show Steve Adubato's "Lessons in Leadership" video podcast with co-host Mary Gamba airs Sundays at 10:00 a.m. on News 12+. For more information visit www.Stand-Deliver.com

20 COMMERCE 3 www. commercemagnj.com

A Conversation With The New Felician University President

By Larry Feld Contributing Editor

n February of this year, Mildred Mihlon, P.h.D became the seventh president of Felician University. The 100-year-old institution, founded by the Felician Sisters of Lodi maintains campuses in Lodi and Rutherford, New Jersey. With a full-time enrollment of 2,100 students in four schools, the university offers 60 career-focused programs ranging from undergraduate, pre-professional, certificate, and graduate programs. COMMERCE Magazine was fortunate to have a conversation with Dr. Mihlon recently and talk about her new role and the opportunities on the horizon at Felician.

Q: Please tell us a little about your educational and professional background.

Dr. Mihlon: My educational background is in both psychology and education. I pursued my Ph.D. in educational psychology at The Graduate Center of the City University of New York. My emphasis was on child development. I also have a passion for teaching. That's what I was preparing myself for as a college student before I pivoted into administration. However, I have always maintained a foothold in the classroom. It's a love for me.

Before joining Felician, I worked for about 18 years at St. Peter's University in Jersey City, serving the last ten years as the Associate Vice President for Academic Affairs.

Q: When you look back at your experience, what are you most proud?

Dr. Mihlon: I am most proud of my work supporting students' success, particularly firstyear students. We talk about access and affordability, but throughout my career and even now as President I have been hyper-focus on finding ways to get our students to the finish line and graduate.

Q: What are the challenges that keep students from graduating? Is it financial?

Dr. Mihlon: It's very easy to say it's financial, right? However, when you dive in a little bit deeper, sometimes it is really about the investment. First-year attrition students will tell us, the school wasn't a fit for me, or I decided on a different major, or I was planning on transferring anyway. There are a variety of reasons. However, academic preparedness is a significant issue for us.

Many students struggle in their first year. It's challenging. That is why it is so important to have the right support structures in place to help them

be successful. Students need to learn how to navigate and who they can go to for help. To this end, we have invested in our academic support structures. As a result, last year our Fall-to-Fall first-year retention rate improved by 10 percentage points.

Q: Can you briefly describe how you arrived at Felician and your initial role here?

Dr. Mihlon: I arrived at Felician in 2020 first as the Dean of the School of Arts and Sciences. And I was attracted to that role for a variety of reasons. I live in Bergen County, very close to the campus, and I have two younger children. Also, my first professional job out of college was with the Felician sisters at another one of their former ministries. I maintain a fondness for the sisters and the Franciscan values.

Q: You joined Felician during a pandemic and managed to help secure \$4.5 million in one grant. Can you tell us how that funding was used to improve the University?

Our business partnerships are particularly important for a variety of reasons. Our industry leaders who serve on our advisory boards provide critical information and insight.

Dr. Mihlon: We call that project FIESTA, which stands for fostering inclusive excellence for STEM (Science, Technology, Engineering, and Math) achievement. It is a federal grant. We focused on advancing educational and career outcomes for Hispanic students. We built two new chemistry and physics labs, a STEM Resource Center, and a multipurpose teaching and learning space. It also allowed us to develop summer bridge programs focused on STEM readiness and career awareness, as well as offering cost-of-living stipends to students. Our faculty also benefited from professional development opportunities. We also developed a STEM Advisory Board, a wonderful group of individuals who have great ideas.

Q: Have the new STEM resources lead to new degree programs?

Dr. Mihlon: Well, yes, we just recently approved two new graduate programs in STEM,



Mildred Mihlon, P.h.D, president, Felician University

a Master's of Cybersecurity and a Master's of Data Science, and we are in the early stages of developing a Master's in Biotechnology,

Q: Now that you have moved from acting to permanent status, can you share your vision for the University moving forward?

Dr. Mihlon: Felician University enjoys a very long history rooted in our Franciscan values. We have always been an institution serving first-generation college students and I am committed to continuing that tradition. Continued emphasis will be on our core values, particularly relating to service, social justice, and equity as well as inclusion.

Q: Please share your thoughts on why STEM is important to you and the impact STEM will have on today and future students.

Dr. Mihlon: So clearly, there's great interest in demand in the STEM fields. Many of our students following STEM majors are females from minority backgrounds. For Felician, it's really exciting to be able to advance these initiatives and increase the number of women and students of color in STEM fields. Considering New Jersey's economy and workforce demands-health care, life sciences, and

ENVIRONMENTAL MANAGEMENT SERVICES SPECIALTY CONTRACTING AND COATINGS Services: → Vapor Barrier Installations Waterproofing Sub-slab Depressurization System Installation (SSDS) Venting/Monitoring System Installations Liquid Boot/GeoVent Installations Air Barrier Installations Tank Services Remediation Air Monitoring System Installations Asbestos/Lead Services Sandblasting **Specialty Contracting Services** EAI, INC. 50 Prescott Street • Jersey City, NJ 07304

TEL: (800) 886- EAI1 (3241)

WWW.EAIENVIRO.COM

■ Higher Education



Iviswold Castle on Felician Universitty campus in Rutherford

pharmaceuticals—it's no surprise that we have prioritized these disciplines for practical reasons. This is an effort to promote the opportunities for Hispanic women to get well-paying careers in the sciences.

Q: How does the business community fit into your success?

Dr. Mihlon: Our business partnerships are particularly important for a variety of reasons. Our industry leaders who serve on our advisory boards provide critical information and insight. They inform us in terms of what's coming, how we need to pivot, and what students need to be learning. I think it's also reciprocal because we are creating a pipeline of new professionals who improve and grow the state's workforce.

Felician is this hidden gem. We possess the desire and the bandwidth to partner with businesses large and small in creative ways. Because we're small, we have the agility to create customized programs for professional development. We can assist in tailoring their workforce and upscaling opportunities.

I should also say that over 90% of our student population is here in New Jersey, and will likely remain in New Jersey. Partnering with Felician and investing in our success is going to have a direct impact on the local economies in our communities.

Thank you Dr. Mihlon, and welcome. 3

#FORWARD WithFREEDOM

BUSINESS SERVICES

- Checking Accounts
- IOLTA Accounts
- Credit Cards
- Online Banking & Bill Pay
- Remote Deposit Capture
- Positive Pay
- Merchant Services
- Commercial Loans





LESSONS IN LEADERSHIP

with co-host Mary Gamba











Promotional Partner:











Prager**Metis**







80 Route 17 North, East Rutherford | 201-355-0328 6812 Park Avenue, Guttenberg | 201-868-8855 380 Route 17 South, Mahwah | 201-252-4022 99 West Essex Street, 2nd Floor, Maywood | 201-599-3000 375 Route 17 South, Ridgewood | 201-820-0995

freedombanknj.com









Making Our Mark.

GIBBONS

Impacting businesses when it matters most. Your legal partner since 1926.

gibbonslaw.com

NJ NY PA DE DC FL

Gibbons P.C. is headquartered at One Gateway Center, Newark, New Jersey 07102. Prior results do not guarantee similar outcomes.

No aspect of this advertisement has been approved by the Supreme Court of New Jersey.