

BUCKS COUNTY BUSINESS JOURNAL

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Encore Rides sponsors dental clinic services

On April 8, local guided bike tour business Encore Rides adopted a day of service at HealthLink Dental Clinic – and not for the first time.

Repeating its charitable giving contribution from 2019, Encore Rides took part in the free dental clinic's Adopt A Day program whereby a local business, organization, or individual "sponsors" a day of the services provided to low-income workers and military veterans at the charity located on Street Road in Southampton.

A \$500 financial donation could assist HealthLink in providing a local low-wage carer with their first ever visit with a dentist, a military veteran with a root canal for a tooth that may have otherwise just been extracted, or a filling for a single mother who has been in pain for months.

Encore Rides, owned by Rick James of Doylestown, adopted a Thursday in April to correspond with the beginning of the bike tour season.

HealthLink encourages other local businesses, service and networking organizations, and even individuals to participate in its Adopt A Day fundraising program. To learn more about the charity's program, visit healthlinkdental.org/adoptaday.

To learn more about HealthLink Dental Clinic, who is eligible to become a patient, and the free dental services available, visit healthlinkdental.org or call 215-364-4247.



A grateful HealthLink patient holds up a sign for Encore Rides, the sponsor of the day's no-cost dental services.

Jeffrey Vitt: Financial Journeys

Retail is reimagined with circular design, green packaging

Sustainability is catching on, from small startups making green jeans to giant retailers making bold moves.

"Every time you spend money, you're casting a vote for the kind of world you want." These words, from Small Planet Institute founder Anna Lappé, encapsulate the modern challenge before the retail industry – how to source, manufacture, package and sell products that line up with what consumers increasingly value: durable and eco-friendly goods, produced and brought to market by people paid a livable wage.

More than 93% of consumers around the globe expect brands to support social and environmental issues, according to a Retail Industry Leaders Association report. And they're willing to pay a premium for brands that align with their values – up to 20% more, according to the same report.

"Companies are realizing they need to improve their ESG (Environmental, Social and Governance) scores, and it's because they're finding it provides a meaningful return," says Matt McClintock, a senior consumer research analyst for Raymond James. The benefits include saving money through reduced packaging waste or energy use; enhancing the firm's brand by treating workers, customers and suppliers well; and positioning the company for the future through investments in alternative energy.

Retail sustainability programs have also been a rich source of innovation in recent years. Here, we browse through a few stand-out projects among retailers and consumer goods companies.

Futuristic fashion
 Clothing has long been a means of expression and a part of how we construct our identity. So it's a logical place for sustainability to take root. The garments we wear against our skin are a very personal choice – one with significant environmental impact. Clothing and footwear production is responsible for 8% of global greenhouse gas emissions, according to U.N. figures. One innovation that aims to shrink

that carbon footprint is Circular ID, an RFID tracking system designed to make it easier for brands to recycle, repair and resell fashion products. A chip in each garment would allow us to toss our old shirts and shoes into the recycling bin – scan the chip, and the materials can be identified.

Depending on the item's condition, it could be pulped and made into cleaning cloths or auto insulation, or resold at thrift shops or increasingly popular resale sites. H&M Group, Target and Microsoft have so far signed on for the project, headed by fashion technology company EON. Other companies, such as Nike and Ikea, have developed circular design goals and processes to reduce waste.

Fashion manufacturing could also use a green makeover. A single pair of blue jeans, for example, takes nearly 2,000 gallons of water to produce, equal to the amount the average person drinks over a seven-year period. What's more is that the indigo dyeing process creates a significant amount of wastewater, with polluting substances like cyanide.

Spanish denim mill Tejidos Royo aims to change all of that with its waterless foam-dyeing process, Dry Indigo. In development for nearly a decade, the Dry Indigo method is now being used by brands including Banana Republic and Wrangler to save water and energy and reduce pollution.

The big-box revolution
 When it comes to ESG, "everybody wants to be a leader, nobody wants to go first," sustainability scholar Robert Eccles told Harvard Business Review, pointing to Novo Nordisk and Unilever as pioneers.

That's why it's good news that retail giants have increasingly embraced sustainable practices, from Target's ambitious plan to cut emissions 30% by 2030 to Walmart's Project Gigaton. Both aim to decrease not only a retailer's 1 and 2 emissions, which include a supplier's own stores and factories, but also scope 3 emissions from suppliers. In this way, the rising tide may lift all green projects.

Their ESG efforts aren't limited

to reducing their carbon footprint, however. Both major retailers have been increasing hourly wages and adding benefits in a bid to retain quality workers. While Target has long prized social responsibility – it hasn't sold tobacco products in decades, and doesn't sell guns – Walmart's sustainability focus has been in line with cutting costs, such as boosting energy efficiency and reducing packaging.

That focus may be broadening, however. After deadly shootings at two of its stores in 2019, it announced it would stop selling handgun and short-barrel rifle ammunition nationwide. That same year, the world's largest brick-and-mortar retailer released its first ESG report, and joined the Renewable Energy Buyers Alliance to push utilities to offer more green options.

With hefty influence, each step these titans take reverberates. "When Walmart pushes, it changes the whole industry because if the suppliers are going to cut waste for Walmart, then they want to do it for everybody – that's a good thing," McClintock says.

Increasingly transparent shelves
 As a society, everything we eat, wear and buy comes with an invisible cost in the form of environmental and social impact. Because these issues are global in scope, it takes collective action to make a dent, but the individual has a role to play. "In many ways, the buck stops with the consumer," Gernot Wagner, an economist at New York University, told Scientific American.

With companies' increased focus on sustainability, transparency is a natural side effect that empowers consumers – and investors – to make more informed choices for the world they want to see.

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Noteworthy

Wellsville-based Citizens & Northern Corporation's board of directors announced changes to its board after the most recent monthly Board meeting.

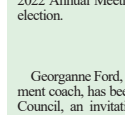
Effective May 1, the board has appointed Terry L. Lehman, CPA chairman, succeeding Leo F. Lambert who has served in that role since being appointed as the corporation's first outside chair in 2014. Lambert, who has been a board member since 2001, will continue to serve as a director.



TERRY L. LEHMAN

Lehman has served as director since 2016 and is a retired certified public accountant with over 35 years of experience in public accounting and private industry. Lehman was also a board member for both MidCoast Community Bancorp, Inc. and MidCoast Community Bank from October 2015 until 2020.

Effective April 22, the board appointed Helen S. Santiago as a Class II Director, filling the vacancy created by the retirement of Director Leonard Simpson. Santiago will join the Bank's Audit Committee and the Trust Committee and fill the unexpired term of Simpson until the 2022 Annual Meeting of Shareholders when she is expected to stand for election.



HELEN S. SANTIAGO

Georganne Ford, leadership and business development coach, has been accepted into Forbes Coaches Council, an invitation-only community of leading business and career coaches.

With over 25 years of sales and business experience, Ford believes in teaching leaders how to connect and influence others for desired results by being laser focused on growing strong interpersonal and emotional intelligence skills.

The By George Coaching firm specializes in People Development and Business Development – building leaders and profits to give their business the "Performance Edge" with a focus on real measurable results. "She and her coaches cut out all the fluff that doesn't make an impact and focus on moving your talent and productivity forward."

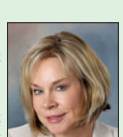
Ford was vetted and selected by a review committee based on the depth and diversity of her experience. Criteria for acceptance include a track record of successfully impacting business growth metrics, as well as personal and professional achievements and honors.

"We are honored to welcome Georganne into the community," said Scott Gerber, founder of Forbes Councils, the collective that includes Forbes Coaches Council. "Our mission with Forbes."

As an accepted member of the council, Ford has access to a variety of exclusive opportunities designed to help her reach peak professional influence. She will connect and collaborate with other respected local leaders in a private forum.

Ford will also be invited to work with a professional editorial team to share her expert insights in original business articles on Forbes.com, and to contribute to published Q&A panels alongside other experts.

Finally, By George Coaching and Consulting Firm will benefit from exclusive access to vetted business service partners, membership-branded marketing collateral, and the high-touch support of the Forbes Councils member concierge team.



GEORGANNE FORD

Eastburn and Gray observes MLK Day



Attorneys and staff from Eastburn and Gray observed the Martin Luther King Jr. Day holiday by volunteering their time to assemble 100 personal care kits for the food pantry at the Family Service Association of Bucks County (FSA). From left are Linda Stewart, Brenda Everitt, Mark Cappuccio, a member of the Board of Governors of FSA; Grace Deon, and JoAnn Zee.

Comcast rise accepting applications from BIPOC-owned small businesses

Comcast announced Tuesday that since November, it has selected 2,500 BIPOC-owned small businesses as RISE recipients, and has committed to awarding 13,000 total BIPOC small businesses with grants, technology makeovers and marketing services by 2022.

Comcast RISE is a multi-year commitment to provide marketing, creative, media and technology services to Black, Indigenous and People of Color (BIPOC)-owned small businesses – many of which were hit hardest by the pandemic.

Comcast RISE also announced a partnership with Ureeka, an on-line platform for entrepreneurs, to provide recipients with mentor-

ship and resources.

More than 300 small business across Greater Philadelphia and New Jersey have been selected to date: This includes more than 30 small business from the Philadelphia suburbs that have been awarded technology and marketing resources from Comcast RISE – three of which are from Bucks County. Businesses include Café Con Leche, Metro Esports and USA Pharma Products.

Silvia Lucci of Café Con Leche in Newtown said, "It felt exhilarating when I received the call that I had won the Comcast RISE tech makeover. We have owned our business for almost

25 years, and we were still using the same equipment we had since we started. The tech makeover will revolutionize our business and bring us into the 21st century. It is beautiful when a large company like Comcast cares for small businesses. Thank you so much!"

Comcast RISE, which stands for "Representation, Investment, Strength and Empowerment," is accepting applications through May 7. Businesses can visit comcastrise.com/apply to review the selection criteria and apply for marketing consultations, media placements, commercial creative production services, or technology services.

Calendar

SCORE Bucks County will offer three free webinars in May.

The first, "Consider the Positives and Negatives in Buying a Business with Legal Help," will be held on May 4.

Marshal H. Davis, CEO of Davis Law, will lead the webinar, along with SCORE Bucks County certified mentor Steve Wolfson.

The webinar will highlight how to review the seller's financials with the help of an accountant; investigating positive and negative trends; and how to be prepared financially to handle the selling price.

On May 11, Leslie Chambers from the Internal Revenue Service will present, "IRS: What You Need to Know as a Small Business."

On May 18, Davis and Wolfson will offer, "Maximize Your Profit When Selling a Business with Legal Help."

For information or to register, visit buckscounty.score.org/. All webinars will be held from 11:30 a.m. to 1 p.m.

Michael Piperno, former president of the nonprofit New Jersey Communications Advertising and Marketing Association (NJCAMA), will present on effective listening tactics when the group hosts a free program on strengthening nonverbal communication skills from noon to 1 p.m. Wednesday, May 12.

The workshop will explore tips and strategies for improving listening skills. Piperno will cover barriers to effective listening, methods for using nonverbal cues and context clues to fill gaps, as well as retention strategies that will help attendees improve their business relationships.

Piperno, a communications professional with 26 years of experience in coaching and developing talent. The event will include time for virtual networking.

To register, visit njcama.org/events