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DELAWARE SBA LOAN VOLUME SETS RECORD FOR 2ND YEAR

The U.S. Small Business Administration's Delaware District Office reported another record-breaking fiscal year when it came to loan volume. a 73% increase in the last two years.

SBA Delaware District Director John Fleming announced the infusion of capital helped to create or retain more than 1,400 jobs in the state.

During the 2013 fiscal year, SBA backed more than \$57.8 million in Delaware loans, guaranteeing 130 loans in total. It was the year in a row that loan volume set a record and represents



“We are extremely fortunate to have a strong small business community in Delaware that is responding to more favorable economic conditions by expanding their businesses and hiring new employees,” Fleming said. “We are equally fortunate to have a great cadre of SBA participating banks and credit unions that make the loans to meet the capital needs of the Delaware small business community.”

M&T Bank reported 33 7(a) loans - which

Continued on next page

First National Bank of Wyoming expanding its SBA business

From previous page

businesses can use for many purposes to start or expand - followed closely by First National Bank of Wyoming with 32 loans. Fiscal 2013 was First National Bank of Wyoming's first full year as a certified SBA lender, and its impact was felt. As a result, Kent County posted a 38% increase in the number of loans.

Parke Bank led the way in dollar volume, approving \$7.4 million in four 7(a) loans. Other banks making more than \$4 million in 7(a) loans were Capital Source Bank, Noah Bank, and First National Bank of Wyoming.

Forty-eight loans went to women-owned businesses, 30 to minority-owned businesses, and 13 loans went to veteran-owned businesses. First State Community Loan Fund completed seven of the new Community Advantage loans specifically designed for underserved markets; more than any institution in SBA's Region Three.

The record pace was aided by Certified Development Company (504) loan program which provides approved small businesses with long-term, fixed-rate financing to acquire durable

assets, typically land and buildings, for expansion or modernization. The performance of 504 loans was driven by M&T Bank with four loans totaling \$4.4 million and Crown Bank making one loan for \$7.6 million. Delaware Community Development Corporation was the top Certified development Corporation with five 504 loans for \$4.9 million. DelVal Business financial Services accounted for one loan for \$5.5 million.

"It's likely that many of these loans would not have been possible without SBA's guarantee. With it, new businesses started and existing businesses expanded," Fleming said. "SBA is proud to help support Delaware's economic recovery. We look forward to working closely with our lenders to set even more records in the years to come. Recently, the SBA waived all fees for loans under \$150,000 and we expect this policy to drive an additional increase in the number of smaller loans made across the state."

For information on the SBA's programs and services contact us at 302-573-6294 or www.sba.gov.



Food Bank launches Thanksgiving drive

The Food Bank of Delaware kicked off its annual Thanksgiving food drive. The hunger-relief organization asked for the community's assistance in collecting food items in order to create 2,700 Thanksgiving meal boxes for families in need.

Although the food bank's Thanksgiving for All holiday box distribution, eligible 501(c)3 organizations in New Castle and Kent counties will have an opportunity to pick up free meal boxes from the Food Bank of Delaware for families in need. Organizations in Sussex County may sign up for Mountaire Farm's Thanksgiving for Thousands distribution.

To help fill the boxes, the Food Bank is asking for the public's assistance in making sure that no Delawarean goes without a holiday meal this season. Businesses, schools, faith-based organizations and other community groups are encouraged to organize food drives throughout the holiday season.



Delaware ranked as most tax friendly state for individuals by Kiplinger's

Delaware has been ranked the nation's most tax friendly state for individuals by Kiplinger's.

The media company launched a state-by-state Tax Map, giving online users a guide to state tax policies across the U.S. The tax map offers information on a range of taxes - including income tax, sales tax, gas tax, and "sin" taxes on products such as alcohol and tobacco.

"This confirms what we have known all along. Delaware is the best place to live, work and play, and do it all for less money," said Alan Levin, director of the Delaware Economic Development Office.

The ranking is good news for the state, which took a hit from a Moody's Analytics report ranking it as only state in danger of falling into a recession. Other economists have disagreed with the finding, but point to slow economic growth as a big negative for the First State.

"This is the first time that Kiplinger's has created such a consolidated online guide to taxes across the United States," said Robert Long, managing editor of [Kiplinger.com](http://www.kiplinger.com). "It's important for users to

understand not only the differences in taxation by state, but also the trade-offs associated with those policies. For example, states with lower tax revenues may not spend as much on critical services that residents might benefit from in other states."

The new Tax Map is a sister project to Kiplinger's [Retiree Tax Map](#) which calculates income taxes on investment income, retirement-plan distributions and Social Security benefits, plus a rundown of sales taxes, property taxes, and estate and inheritance taxes. Many states finishing low in the retiree category also ranked low in the overall tax study. Delaware ranks in the top 10 in the retirement map.

You can visit the tax map at <http://www.kiplinger.com/tool/taxes/T055-S001-kiplinger-tax-map/index.php>. Web visitors will find additional features, including slide shows of the [10 most tax-friendly states](#) and [10 least tax-friendly states](#) as well as states with high and low tax burdens in sales tax and other territories.

Thanks to the lack of a sales tax, Delaware often ranks as a low-tax statement.



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Data center foes claim first win

Opponents of The Data Centers project in Newark are claiming their first victory after a letter from the city did not state whether the site would qualify under city zoning.

The letter to Duffield Associates indicated a power plant would not be a permitted use under the zoning for the district, but added that the plant could also be considered an accessory use.

“Without specifications and concrete proposals from the owners, the city cannot determine whether the power plant qualifies as a permitted accessory use,” the letter from Newark Planning and Development Director Maureen Fenney Roser.

The zoning verification was sought in relation to an application for an air permit from the state.

Data Centers officials have long said the plant would be built to ensure that the project could operate independent of the electric grid and is not simply a power generation facility. Information from the Data Centers has indicated about 20 percent of the power generated could go on the grid.

The plant would also use heat generated by banks

of computer servers for generation and other uses.

However, the website No Newark Power Plant contends the projects are separate and therefore not permitted under the zoning code. The group has waged a sophisticated campaign using social media and the web to claim that the plant would rain toxic emissions on the city, present a safety hazard and even form a steam cloud that could envelop the area.

Those claims have been disputed by supporters of the project who see it as a way for the region to tap into the growing need to store data online for decades,

“This is just the first win of the first battle, we, the residents must remain steadfast and continue fighting our fact-based campaign to stop this project,” the website stated.

The Newark City Council has been seeing a barrage of criticism of the project at the comment period during City Council meetings.

The city did not immediately respond to a request for comment.



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Temporary drop in oil inventory leads to loss at PBF

Oil price spread expected to improve in 4th quarter

Inventory value declines led to a third quarter loss for [PBF Energy](#), the owner of the Delaware City Refinery. In October, however, market conditions improved in an industry that is seeing an abundance of domestic oil.

PBF reported a third quarter 2013 operating loss of \$55.6 million compared to operating income of \$220.1 million for the third quarter of 2012. The net loss attributable to PBF Energy Inc. for the quarter was \$19.8 million.

The stock price of PBF, which is based in northern New Jersey, rose from \$26 a share to \$27.82 well off its high of \$42, but above the 52-week low of \$20.

A non-cash charge of \$96 million for the value of petroleum inventories affected earnings. However, based on commodity prices, the majority of that cost was recovered this month, executives reported.



The refiner, which also has sites in Paulsboro, N.J., as well Toledo, Ohio, did generate \$180 million in operating cash flow and kept its dividend in place.

PBF was hit by a reduced gap between the lower prices it was able to get by buying crude oil from North Dakota and Canada and purchasing oil from overseas.

During the third quarter 2013, the company ran approximately 94,300 barrels per day of rail-delivered crude to the East Coast.

The company did not use its full rail capacity of approximately 140,000 barrels per day due to the

smaller price gap between North Dakota-Canada and overseas crude.

Tom Nimbley, PBF Energy's CEO, said, "East Coast market conditions were the big negative during the quarter. Bakken (North Dakota) crude traded at less than a \$10 discount to Dated Brent, while the WCS discount to Brent moved to less than \$20 per barrel during the quarter. The fourth quarter to date shows a completely different

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Turner elected chairman of Business Roundtable

[WSFS](#) CEO Mark Turner was elected Chairman of the Delaware Business Roundtable.



Turner

Turner succeeds William H. “Bill” Willis, Jr., president of Willis Automotive Group, Smyrna, who served from 2011 to 2013, and his

predecessor, Ernest J. “Ernie” Dianastasis, Managing Director of Computer Aid, Inc., who served from 2005 to 2011. Turner was elected during the DBRT Annual Meeting on October 28 and will serve a two-year term.

The Delaware Business Roundtable is a volunteer consortium of executives from leading Delaware companies who represent tens of thousands of workers employed in the State of Delaware.

The roundtable has been in existence since 1981 and its broad mission is to enhance the quality

of life in Delaware by promoting commerce, job creation and select public policy issues which are directed at the same broad mission.

In recent years, the DBRT has been a leading supporter of both Delaware public education transformation and developing an entrepreneurial economy in Delaware.

The DBRT and its members advance their mission through public advocacy and by contributing executive time, thought leadership, and funds to these efforts, according to a statement.

Rail shipments declined in 3rd quarter

From previous page

picture with Bakken trading at about \$20 under Dated Brent and WCS once again being offered at discounts of over \$40 to Dated Brent.”

PBF was also affected by renewable energy credit charges related to mandates for the use of ethanol in fuels. It expects to see a reduction in those

charges. The crude oil rail shipments have been criticized by environmental activists in Delaware, who also found fault with PBF’s plan to receive a comprehensive environmental operating permit.



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Delaware State breaks enrollment record for fourth consecutive year

For the fourth consecutive year, Delaware State University has broken its enrollment record with a fall semester 2013 total enrollment of 4,505 students – which marks the first time the institution has gone over the 4,500 threshold.


The record 4,505 enrollment surpasses the previous record of 4,425 set in the fall of 2012. The 2013 enrollment figures include a record 4,061 undergraduates – marking the first time DSU has surpassed 4,000 undergraduates.

The university enrolled 922 new freshmen this fall.

“In addition to another year of record enrollment, our academic quality continues to increase,” said DSU President Harry L. Williams. “This year our incoming freshmen have an average grade point average of 3.0, the highest ever at DSU.”

Williams also noted that the university also now has the largest program cohort of Inspire Scholarship students ever – 484. “Because the Delaware legislature and governor made the

funding possible for the Inspire Scholarship, the state is a contributor to the record enrollment we had over the last few years,” the DSU president said.

Last month it was announced that DSU has moved up from 13th to ninth in the U.S. News & World Report’s annual national ranking of Historically Black Colleges and Universities across the country. 



Trending this week

The most popular stories on our companion website, DelawareBusinessDaily.com. Click on the links below for the stories.

1. [Delaware ranks No.1 in tax-friendliness report](#)
2. [Frontier Airlines to announce expansion from New Castle Airport](#)
3. [Tower Hill headmaster resigns after AG’s office search of home, office](#)
4. [Data center foes claim first victory](#)
5. [Dick’s Sporting Goods opening Dover Mall store](#)
6. [50 employers sign up for Newark job fair](#)
7. [CarMax, the nation’s largest used car dealer, coming to Newark](#)
8. [Accused LAX gunman recalled as a loner, report says](#)
9. [Bayard Plaza opens at site of historic Dover hotel \(photo gallery\)](#)
10. [Check out the Oct. 30, 2013 issue of the Business Bulletin](#)

Free E-ZPass transponder offered for new accounts

Starting, Nov. 1, the Delaware Division of Motor Vehicles (DMV) is giving all customers opening a new individual E-ZPass account a free transponder. The transponder normally costs \$15.



The free E-ZPass transponder promotion is open to residents of any state, and will end December 31, 2013. The goal is to increase the E-ZPass utilization rates at Delaware toll sites on Route 1 and Interstate 95. Commercial accounts and “On-the-Go” sales are not eligible for the transponder. Delaware has issued over 350,000 E-ZPass transponders since the introduction of the electronic toll system in 1999.

Delaware’s three main toll plazas currently

operate at a 67% usage rate for E-ZPass customers. Nearly 21,000 new transponder units have been purchased in 2013 by Delaware customers, averaging over 2,300 sales per month. E-ZPass is a modern toll collection technology that makes traveling more convenient, helps drivers save money through multi-use discounts, and helps reduce traffic congestion. There are currently 25 toll agencies in 15 states that offer E-ZPass services.

To purchase a transponder you can:

- Visit the Delaware E-ZPass Customer Service Center in person at 26 Old Rudnick Lane in Dover.
 - Call the Delaware E-ZPass Customer Service Center at 1-888-397-2773 *Go to www.ezpassde.com and click on “Get E-ZPass”
 - Visit the I-95 Newark Toll Plaza, 1200 Whitaker Road, in Newark; open 24/7.
 - Visit the Biddle’s Corner Toll Plaza, 2111 DuPont Highway, in Middletown; open 24/7.
- *Visit the Dover Toll Plaza, 200 Plaza Drive in Dover; open 24/7. *For more information or to sign up for a new account, visit www.ezpassde.com.



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Ground hog Day and the Newark Data Center

Editor's note: This originally appeared as a Speakeasy Essay for WHYY Newsworks. It has been updated to reflect recent events.

We saw the continuation of Newark's version of the Ground Hog Day movie last week. A call to action by opponents of The Data Centers project led to Council Chambers being filled to overflowing as speaker after speaker came to the podium. This is not a huge achievement as the meeting room seats less than 100.

The Data Centers would be located on a portion of the University of Delaware STAR Campus, the former Chrysler site.

Most were on hand to voice their displeasure with the project. A few backers also offered their views to the mostly polite crowd. Others were upset with the lack of parking and fears their cars would be towed. City officials said they will look at parking options.

Council members had heard it all before as they listened patiently, only commenting if someone shouted out from the audience. The exercise, reminiscent of the movie where the lead character relives the same day over and over, was getting old.



Clearly, opponents, many from neighborhoods adjacent to the proposed data site, are feeling the pressure. They are beginning to see push back from labor, some residents and members of the business community over the need for the hundreds of jobs that could be created by the \$1.1 billion project that would be built in phases.

Gov. Jack Markell has waded into the discussion, noting that a permitting process is in place to deal with concerns about the project, but adding that

the process does not include a referendum on every proposed development. Other politicians have been more timid, although they have begun to back away from repeating some of the more outrageous claims of opponents.

Speakers mostly ignored the data portion of the project that would deal with the avalanche of online information that is now being stored on the “cloud.” That could be a game-changer if it attracted allied businesses.

Instead, the focus was on a natural gas-powered power plant that would be used to power the data complex with no “downtime.” An estimated 20 percent of that power could be fed into the grid.

That led to Occupy Wall Street-style rhetoric on greedy, corrupt corporations and educational institutions. One speaker introduced a bit of political theater with a recording device that according to his claim mirrored the noise that

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A buffet table of arguments against data center

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would come from the power plant. The noise argument has been widely discredited, but persists.

Residents also complained that New Jersey union members were canvassing their neighborhoods and leaving door hangers. They felt the out-of-towers were bolstering their argument that the project would do little to benefit the city. Never mind, the millions of dollars that would pour in from property taxes and building permits.

Legitimate concerns were aired about the effect of the project on the city electric utility, but those issues are expected to be ironed out should the project go forward.

Critics also claimed a victory when the city determined that a separate power plant would not be suitable zoning use. However, the plant could qualify as an accessory use. Data Centers officials have said the power plant is key to the project, but is not a standalone proposition, a point disputed by opponents.

While the usual arguments of a looming

environmental catastrophe were common, others focused on the issue of jobs at the STAR site that at various times employed thousands of Chrysler workers.

More than one speaker claimed the Newark economy is in decent condition with an unemployment rate that is below the state average. Delaware Department of Labor reports bear that out. At the same time, the jobless rate may be double the figure reported during boom periods when Avon, MBNA and Chrysler were running flat out.

Another presenter sliced and diced figures from The Data Centers on the average paycheck from those working at the complex and came up with a figure of \$43,000. He scoffed at that amount of money, saying it would do little to help the economy. That would come as news to those who work in retail and other lower paying areas.

The vast buffet table of arguments against the project may also be an act of desperation. It is not at all clear that residents have any hope of halting the project should investors and the University of Delaware decide it should go forward.

After all, the site once housed an auto plant.

Their one shred of hope is that developers simply grow tired and take the development elsewhere. Contrary to the views of some speakers, another Delaware site is not in the cards.

The STAR campus has the infrastructure and location needed for this ground-breaking project. No other site measures up.

Worse yet, letting this project slip away could doom prospects for blue collar jobs in northern Delaware for decades to come. Economic development officials from around the region would pin that obituary to their bulletin boards for further inspiration.

Meanwhile, it is time to let the Newark City Council go about its business and let its unpaid members get some rest. Enough has been said and written until more definitive plans are unveiled. - *Doug Rainey*



Frontier to add service from New Castle Airport

Frontier Airlines plans to expand service from Wilmington/Philadelphia (New Castle Airport) after what appears to be a successful launch last summer.

A press conference has been called for Wednesday morning to announce details of the service with airline president David Siegel and Gov. Jack Markell scheduled to be in attendance.

Frontier launched service from the airport in July to Denver, Tampa, Chicago and Orlando. Frontier dropped service to Houston, but plans to add flights to Fort Meyers this month.

The decision to drop flights to Houston led to some nervousness about the future of airline service from New Castle, although airport officials have said passenger traffic has been strong.

The airport has struggled to hang on to airline service, due to its proximity to Philadelphia.

Service from northern Delaware is part of a two-pronged strategy by the Denver-based carrier to serve the Delaware Valley from airports in Trenton and New Castle.



The Delaware airport offers free parking, a drawing card when compared to on-airport parking charges of up to \$20 a day in Philadelphia.

Earlier, Frontier announced it would add flights from Trenton to Charlotte, N.C., as well as Cincinnati.

Frontier's strategy is to offer non-stop flights aimed primarily at leisure travelers. The Denver flights do offer the opportunity to connect from Denver to destinations in the western U.S.

Frontier may also be betting that the merger of American Airlines and US Airways will receive regulatory approval and will lead to higher fares and service cuts from Philadelphia International Airport.

The airport is a half-hour drive away for many northern Delaware flyers. The government is contesting the merger and a trial is scheduled.

Meanwhile, final negotiations are continuing on the buyout of Frontier by Indigo Partners from Republic, a regional feeder airline for large carriers. An extension was granted as efforts continue to reach an agreement with flight attendants.

[Click here](#) for the latest news on the expansion.



Food and Drink: Wine honor for Domaine Hudson

[Domaine Hudson](#) was voted to a list of top 100 wine lists among restaurants on the OpenTable reservations website.

It was the only Delaware restaurant to make the list.



The rankings were based on more than 5 million reviews submitted by verified OpenTable diners for more than 15,000 restaurants in all 50 states and the District of Columbia.

While Delaware has shifted toward beer-focused restaurants in the past few years, the Wilmington dining spot has stayed with its wine focus, even with ownership changes.

Neighboring Maryland ranked second in the nation in the number of top wine lists at eight. California was first with 21 establishments.

Click on the link below for the release from OpenTable.

via [OpenTable Diner Reviews Reveal Top 100 Wine Lists \(NASDAQ:OPEN\)](#).

Grotto moves west

Grotto Pizza will open its first Maryland location beyond the shore next year.

The Baltimore Sun reports the Rehoboth Beach company will open a 300-seat restaurant with a bar in the Village at Waugh Chapel in Gambrills, an area near Annapolis.

The company opened an Ocean City location a couple of years ago and recently added a large location in Dover. The company got its start in Rehoboth Beach and now has locations throughout Delaware and in the Wilkes Barre, Pa. area.

Click here for a story from The Baltimore Sun.

via [Grotto Pizza to expand into Baltimore area - baltimoresun.com](#).

Outback relocates in Glen Mills

The new [Outback Steakhouse](#) in Glen Mills, Pa., near the Delaware line, will open daily for lunch at 11 a.m. today. That's a change from the chain's tradition of dinner-only service.

This restaurant at 701 Byers Drive will replace the Outback at 561 Glen Eagle Square, which

closed its doors on November 3. The new location is the first in the area to feature a new building design both inside and out.



“We’re excited to share our new look,” said Henry Dustman, managing partner. “It’s a gorgeous restaurant that’s still indicative of our popular Australian theme. We can’t wait to welcome the community with great food, highly attentive service and a relaxed atmosphere.” Fifty percent of the opening day sales (up to \$5,000) will benefit the Concordville Fire & Protective Association to help fund training, equipment and equipment maintenance.

The new exterior signals change while maintaining elements of the original design. The Outback design features an outdoor patio, exposing heavy timber detailing and featuring louvers and screens. Outback has fared better than other competitors, like Lone Star, but faces upstarts like Firebirds, which has opened a restaurant in Glen Mills.

Valpak returns to Kent, Sussex

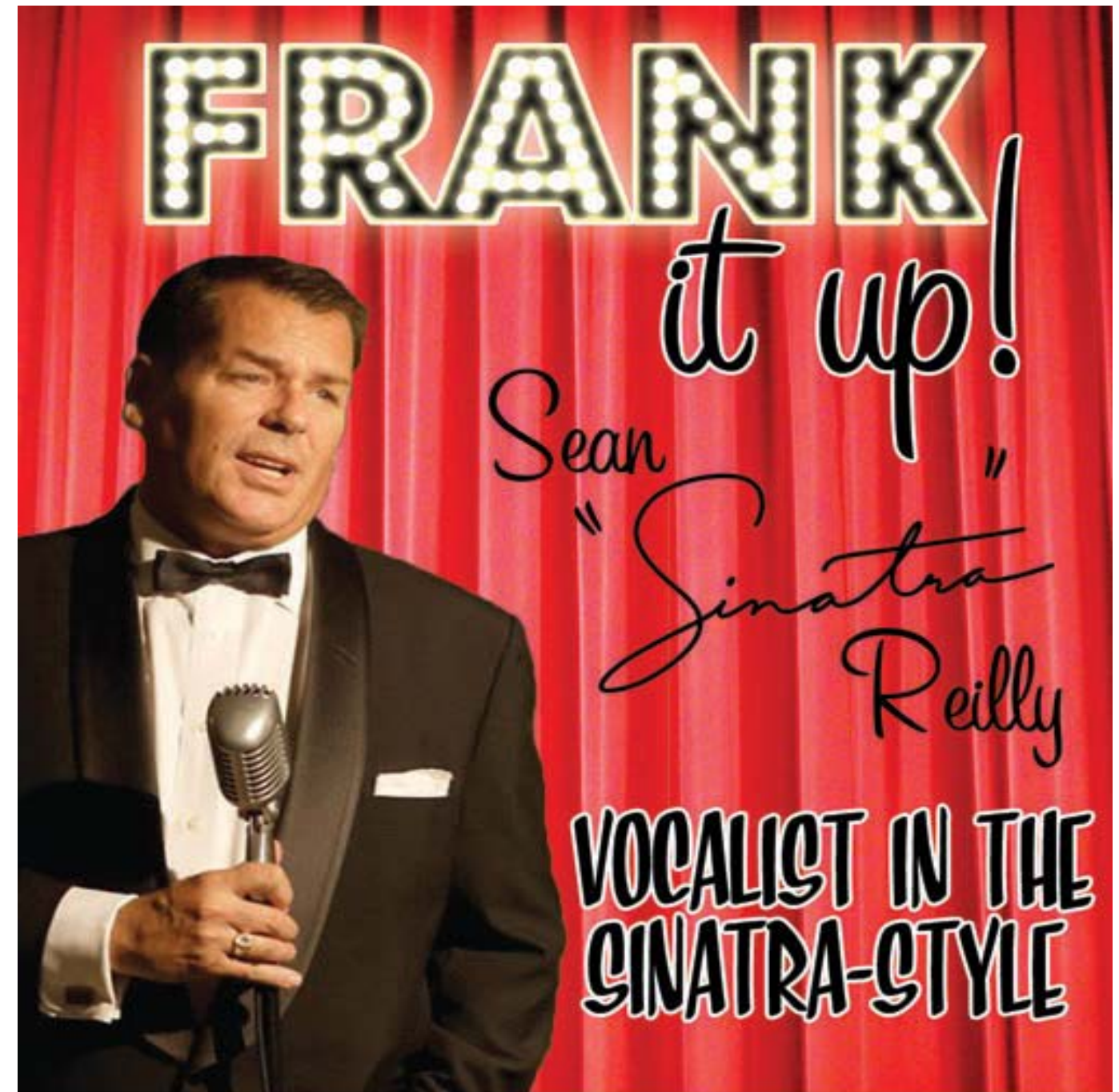
Valpak has signed a franchise agreement with husband and wife team, Charlie and Gina Timmons, to bring Valpak's services to businesses and residents in Kent and Sussex Counties.

Valpak operated in the southern Delaware market, but has been dormant since the 1990s. The pair's first mailer to residents throughout the middle and upper Kent County communities of Camden, Dover and Smyrna. In 2014, the owners will add Kent County and Sussex County.

"I am excited to bring Valpak's valuable service and cutting-edge technology back into the Kent and Sussex county communities," said Charlie Timmons. "As a former Valpak consumer, I know first-hand how beneficial coupons and advertising can be for local businesses, and I look forward to helping those businesses reach their targeted customers."

A first-time franchisee, Charlie Timmons joined Valpak with more than 35 years of experience in sales and advertising. "With Charlie's substantial sales and advertising experience, he is a valuable addition to the Valpak team and will help us bring Valpak's suite of services to Kent and Sussex counties," said Todd Leiser, director of franchise sales at Valpak. "Both Charlie and Gina are passionate about their local community, and we are confident that this will translate not only into their success, but the success of all of the local businesses they serve."

Valpak mails over 20 billion coupons to more than 40 million demographically-targeted households per month in more than 100 markets in 45 states and four Canadian provinces.



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1 Million Cups program comes to Wilmington

[The 1 Million Cups](#) program has been launched in northern Delaware. Created by Kauffman Labs for Enterprise Creation, the first event will be held each Wednesday at the Delaware Technical and Community College Wilmington campus at 7:30 a.m.



The location is conference rooms A and B at the Southeast Building Conference Center at the campus, between Third and Orange streets.

Wilmington is the 21st city in the nation to host the weekly gathering. The 1 Million Cups program is also being held at the Owens Campus of Delaware Tech in Georgetown.

One Million Cups began in April 2012 in Kansas

City, the hometown of its founding organization, the Ewing Marion Kauffman Foundation. Kauffman Labs is a program of the Kauffman Foundation.

Every Wednesday morning in each city, two early-stage startups present their companies to a diverse audience of mentors, advisers and other entrepreneurs. Each founder presents for six minutes and then fields audience questions for another 20 minutes. The program is run entirely by local entrepreneurs who serve as community organizers.

The first week's presenters were Rope It Golf, LLC, a golf startup that manufactures and distributes a practice device, and Penguin Ads, an advertising startup utilizing an outdoor medium.

Natural gas rates to drop

Gas rates will drop modestly for Delmarva Power customers north of the canal in New Castle County

The monthly bill decrease of \$2.85 or about

2 percent for residential gas customers who use 120 CCF of natural gas per month during the heating season.

Lower gas prices, amounting to \$8.23 a month will be offset by an increase in the amount paid to supply the gas.

The Delaware Public Service Commission's natural gas rate case came in with delivery rates that were lower than the interim rates implemented on July 7. The difference between the rates implemented and rates approved will be refunded, with interest, in coming months.

Delivery rates increased \$5.34 for residential gas customers who use 120 CCF of natural gas during the heating season to help pay for safety and technology investments. As part of the natural gas delivery rate settlement, the Public Service

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Royal Bank of Scotland plans to shed Citizens Bank

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Commission approved a new charge. The Utility Facility Relocation Charge will allow Delmarva Power to recover the cost of relocating existing facilities required by Department of Transportation or other government agency projects.

At this time, there is no cost for the UFRC. When there is a change the charge, customers will be notified with a message on their bill.

Delmarva has seen increased demand for gas service among some customers as prices have dropped.

RBS plans to shed Citizens Bank

Royal Bank of Scotland announced it will speed up plans to shed [Citizens Bank](#) by selling a stake in the company in a public stock offering next year.

Royal, which is under the majority ownership of the British government, plans to sell off its remaining stake in 2016. RBS wants to shed bad

loans in Irish real estate and other areas.



“It is a good business, with the potential to build profitability and its own shareholder base, but it’s not one that is an essential element of our strategy,” RBS CEO Ross McEwan said of Citizens, which has branches in Delaware.

Citizens has mostly stayed pat in the state in recent years. It has been aggressive on the business banking front. Citizens’ stronghold is in New England.

RBS has been working on the bad loans through the use of a separate bank for those loans. In October, rumors popped up regarding TD Bank acquiring Citizens appeared after a story in a London newspaper. However, industry analysts were skeptical about the report.

Higher earnings for Bancorp

The [Bancorp, Inc.](#), a financial holding company

based in north Wilmington, posted higher earnings for the third quarter. Bancorp specializes in prepaid cards and operates a commercial bank.

Net income for the quarter increased to \$4.8 million compared to \$3.6 million in the third quarter of 2012, an increase of 35%. Year to date net income increased to \$17.8 million in 2013 from \$11.4 million in 2012, an increase of 56%.

Betsy Z. Cohen, Bancorp’s Chief Executive Officer, said, “Our earnings growth in the third quarter reflected increases both in net interest and non-interest income. These drivers resulted in growth of 35% in net income, 34% in adjusted operating earnings and 18% in earnings per diluted share. Our leadership position in the prepaid card industry is a primary vector of growth and related fee income increased 36% to \$10.2 million for the quarter, compared to the prior year quarter. Average deposits for the third quarter grew 31% and reflected growth in all major deposit categories.

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Beebe, UD partner on pathway for nursing students

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At of September 30, 2013, the portfolio of loans and securities had grown to \$3.2 billion, an increase of \$675.1 million, or 27% over September 30, 2012.

Outstanding loans increased 8% over that period. Asset growth was within the targeted lending segments – Small Business Administration (SBA), security backed lines of credit and small fleet leasing – contributed disproportionately. Although total loans increased by 8%, SBA loans grew 85%, security backed lines of credit grew by 27% and small fleet leasing increased by 21%.

Beebe UD partner on pathway for nursing students

[Beebe Healthcare](#) and the [University of Delaware](#) are partnering in a new program designed to provide an educational pathway for nursing students in Sussex County.

Under the new program, beginning in fall 2014,

students will enter the University of Delaware Associate in

Arts Program (AAP) in Georgetown, where they will be on an advisement track that will prepare them to enter the Registered Nurse (RN) nursing program at Beebe Healthcare's Margaret H. Rollins School of Nursing in Lewes.

After completing the Beebe RN program in two years, students will then be able to return to UD for completion of a BSN degree and then possibly continue on for an MSN degree.

“We are proud that the Margaret H. Rollins School of Nursing is participating in this cooperative nursing education program with the University of Delaware,” said Jeffrey M. Fried, president and CEO of Beebe Healthcare.

“It allows our two organizations to better prepare the next generation of nurses with a quality



educational program and the hands-on experience in an acute-care hospital setting. At the same time, this cooperative program will support the students, many of whom are Sussex County residents, in their quest for the advanced degrees they will need to provide the highest standard of patient care in our increasingly complex medical environment.”

“To help address the national nursing shortage, we are very pleased to be able to partner with Margaret H. Rollins School of Nursing to offer our students this new career pathway,” Jack Bartley, faculty director of UD's Associate in Arts Program, said. “The Institute of Medicine has called for increasing the proportion of nurses with baccalaureate degrees to 80 percent by 2020, and to achieve that goal, collaborative projects such as this one will be essential.”

Recruitment for the new program is now underway with representatives of the Margaret H. Rollins School of Nursing and UD's Associate in Arts Program visiting southern Delaware high schools.

Delaware Community, Great Lakes Capital merge

The Delaware Community Investment Corporation and Great Lakes Capital Fund have announced a merger.

DCIC was established by Delaware financial institutions in the early 1990s. Since its founding, banks have invested over \$350 million in Delaware communities. Projects include affordable rental properties, mixed-use retail and housing, charter schools, day care centers, and arts facilities, such as the Schwartz Center in Dover and The Queen in Wilmington.

Great Lakes Capital Fund, headquartered in Lansing, Mich., has worked on community development projects for more than 20 years.

“We could not be happier about the partnership we have now with Great Lakes Capital Fund,” said Jim Peffley, president of DCIC. “With a 20-year strong track record of investing and creating affordable housing and commercial developments all around the US, there was no doubt that we had found the right merger partner—one that will enable us to bring greater value to Delaware and expand our shared business model to support communities in surrounding states.”



Delaware Community Investment made the decision to partner with Great Lakes in order to expand its capabilities by improving its infrastructure, building its set of products and services, and expanding its focus beyond just Delaware, according to a release.

“DCIC is an absolutely wonderful organization,” said Mark McDaniel, founder and CEO of Great Lakes. “When I first sat down with Jim to discuss a possible merger I knew right away that fate had once again directed me to the right person at the right time.”

The organizations hosted a press event last week to announce the merger.

Delaware Community Investment Corporation invests in housing and related activities that address the needs of low to moderate income persons and areas and to coordinate the use of public and private resources to improve and expand community development throughout Delaware. For more information please visit <http://www.dccnet.org>.

Great Lakes is a full service community development finance institution that has been in operation for 20 years and manages over \$2.7 billion in the community redevelopment space. This includes successfully investing in over 500 affordable housing developments, representing 35,000 units, which have served over 60 thousand low to moderate income people.

In addition to its housing investments, it is managing over \$300 million of New Markets Tax Credits in economic development. Great Lakes also provides lending services through its role as a Fannie Mae Affordable Housing lender and FHA affiliations. For more information visit www.capfund.net



Smart meters arrive in Wilmington

Smart meters have arrived in downtown Wilmington.

Mayor Dennis Williams marked the occasion on Monday by installing one of the meters.

Meters and aggressive enforcement have been an issue for many years in downtown.


Williams and his Administration worked for several months to develop ways to address parking concerns throughout the city, according to a city release.

“For years, parking has remained a difficult issue for the city, which has discouraged people from visiting the restaurants, businesses, and entertainment in downtown Wilmington,” said Williams. “These smart meters will ensure parking is convenient for all of our city’s residents and visitors.”

The city partnered with Duncan Solutions, a global leader in on-street parking, to install 200 new Liberty Single-

Space Meters throughout downtown. The new single-space meters will provide motorists the ability to pay with coin, all major credit cards, smart cards and pay-by-phone. The smart meters can potentially include smartphone applications that alert customers when their time is expiring; allow customers to add time to their meter remotely. Also the meters are motion sensitive and reset to zero when the vehicle departs.

“The upgraded meter technology allows multiple payment options and will bring efficiency and convenience to the city. With the many forms of payment options, we believe we will see a drop in the number of parking violations and ticketing,” said Williams. “Installing smart meters is just one step towards making the city more efficient, convenient and smart.”

The city will evaluate the effectiveness of the pilot program to determine whether meters will be installed citywide. Downtown Wilmington and the Riverfront were ideal for this pilot program due to the heavy concentration of visitors. 

Delaware gets \$2 million from Johnson & Johnson

Johnson & Johnson will pay \$2 million as part of national settlement to resolve allegations that the New Jersey-based pharmaceutical manufacturer fraudulently marketed the antipsychotic drugs Risperdal and Invega.

With this payment, secured for Delaware by the Attorney General’s Medicaid Fraud Control Unit (MFCU), the Delaware Medicaid and Medical Assistance program will directly recoup \$943,821 in civil restitution and fines. Since 2008, The Attorney General’s office has been involved in the ongoing litigation, assisting the national team with data retrieval and other investigative and litigation requests.

“Pharmaceutical companies that do not follow the rules and pitch their product to the public for purposes that have not been approved will be held accountable,” Attorney General Beau Biden said.

Nationwide, Johnson & Johnson and its subsidiary, Janssen Pharmaceuticals, Inc., will pay state and federal governments \$1.2 billion over charges that the companies promoted and marketed Risperdal and Invega for uses that were not approved by the Food and Drug Administration and for uses that were not medically indicated, made false and misleading statements about the safety of the two drugs, and paid illegal kickbacks to healthcare professionals and long-term care pharmacy providers.

Big Bird, Produce Marketing Assn., First Lady team up

*Partnership with Sesame Street
aims to combat childhood obesity*

At a **White House** event last week with First Lady Michelle Obama, Sesame Workshop and Produce Marketing Association announced a collaboration aimed at increasing children's consumption of fresh fruits and vegetables. The Produce Marketing Association is based in Newark.

The collaboration is part of a commitment to the Partnership for a Healthier America (PHA), which works with the private sector and PHA Honorary Chair First Lady Michelle Obama to broker commitments to help end the childhood obesity epidemic.

Under the two-year commitment, the agreement allows Produce Marketing Association's community of suppliers and retailers to take advantage of the strength and influence of the Sesame Street brand and characters like Big Bird, Elmo, Cookie Monster, and Abby Cadabby to help deliver messages about fresh fruits and vegetables.

PMA will provide technical assistance and promotions support to its



Photo courtesy of the Produce Marketing Association.

members. Sesame Street characters may be on produce in stores as early as mid-2014.

“Just imagine what will happen when we take our kids to the grocery store, and they see Elmo and Rosita and the other Sesame Street Muppets they love up and down the produce aisle,” said First Lady Michelle Obama. “Imagine

Continued on next page

Asht-Cannon Fund announces \$600,000 in grants

From previous page

what it will be like to have our kids begging us to buy them fruits and vegetables instead of cookies, candy and chips. That's what this new collaboration between Sesame Workshop and the Produce Marketing Association is all about – showing our kids that healthy food can be fun and that fruits and vegetables don't just make us feel good, they taste good too.”

“PMA seeks nothing less than to inspire a fresh food revolution,” said Bryan Silbermann, PMA CEO. “We're delighted to be part of this new partnership that brings together the White House and two non-profit organizations (PMA and Sesame Workshop) with one very critical mission – helping kids develop healthier eating habits early in life by choosing fresh fruits and veggies. These are goals for both organizations: for Sesame Workshop, utilizing its engaging characters to help families make healthier choices; for PMA, focusing more resources directly on our newly unveiled strategic plan with its emphasis on driving produce consumption.”


Silbermann added: “PMA is a global produce community with some of the best marketing minds

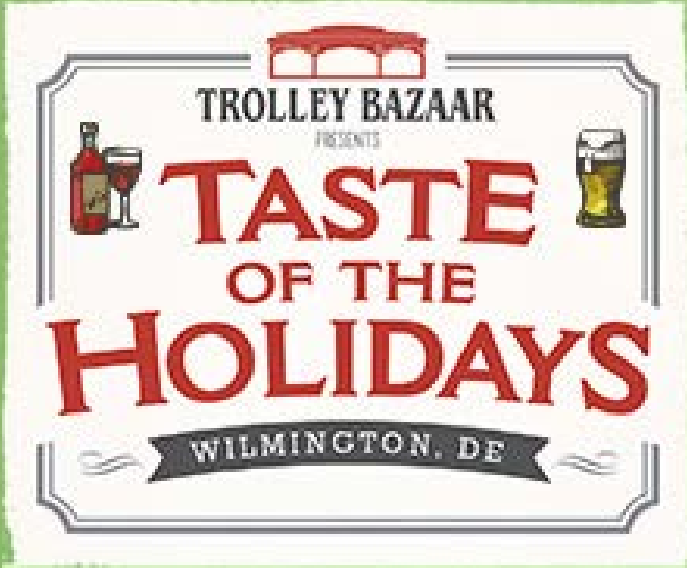
that are so incredibly passionate about what they do. Working with Sesame Workshop, we are going to build a new paradigm of produce consumption targeting young children. “

Foundation announces \$600,000 in grants

The Arsht-Cannon Fund at the Delaware Community Foundation announced that it has awarded approximately \$600,000 in grants during the 2013 fiscal year (July 1, 2012-June 30, 2013). For the fifth straight year, the Arsht-Cannon Fund (ACF) has awarded grants to improve the quality of life for Hispanic families living in Delaware by supporting access to health care, education, and innovative youth programs.

“The most effective grant-making results in expanding opportunities for Hispanic Delawareans to improve their physical and mental health, life-long learning and education, employment, and empowerment. These impacts are essential for the growth of Delaware's society and economy,” Arsht-Cannon Fund Director Dr. Christine Cannon said. Created in 2004, the Arsht Cannon Fund at the Delaware Community Fund is a donor-advised fund directed by Adrienne Arsht, chair of the Arsht


Cannon Foundation's advisory committee. Originally planned by the Honorable Roxanna Cannon Arsht and S. Samuel Arsht, involved citizens of Delaware who endeavored to give back to their home state through their service and wealth, the fund was created to “preserve, support, protect, and defend the best interests of a civil society.” 



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McGowan named Rural Director

William McGowan was named USDA Rural Development State Director for Delaware and Maryland. He replaces Jack Tarburton who retired last year.



McGowan

McGowan was born and raised in Sussex County, Delaware, and graduated from the University of Delaware in 1973 with a Bachelors of Science degree in plant science. In 1995, he received his Master's degree in Educational Leadership and in 2004 his Doctoral degree in Educational Leadership – Administration and Policy, both from the University of Delaware. Early in his career, McGowan managed Southern States Cooperative in Laurel from 1980 to 1984 and the Coastal Nurseries Incorporated from 1984 to 1989 before joining the University of Delaware as a Cooperative Extension agent.

McGowan served as co-director of the Sustainable

Coastal Communities Program, a partnership that included the Sea-Grant Marine Advisory Service, the Institute for Public Administration and Delaware Cooperative Extension, which focused on public issues in Delaware. His 24-year extension career focused on helping people work through complex public issues.

He has been an instructor for the LEADelaware program, a senior fellow with the Institute for Public Administration and a founding board member of the Sussex Economic Development Action Committee (SEDAC), a 501c3 focused on creating sustainable economic prosperity. He also served as board member for many years on the Sussex Conservation District and Center for the Inland Bays.

Fulton names CFO

Fulton Financial Corporation announced that **Patrick S. Barrett** will join the company as Senior Executive Vice President and member of Fulton Financial's senior management team. Upon the retirement of the current Chief Financial Officer, Charles J. Nugent, at the end of 2013 as previously

announced, Barrett will become the Chief Financial Officer. Fulton has banking operations in Delaware.

“Patrick’s significant experience in the areas of corporate finance and investor relations will be extremely valuable in his new role,” said E. Philip Wenger, Fulton’s CEO. “We are delighted to welcome him to the Fulton Financial team, and we look forward to incorporating his expertise and perspective into our strategic thinking.”

In his new role, Barrett will oversee the Corporation’s Controllers and Investment areas. He will advise senior management and the board of directors on all financial areas related to the company, and will develop and enhance finance operational strategies by evaluating trends and establishing critical strategies, tactics and measurements.

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Barrett

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Barrett comes to Fulton from SunTrust Banks, Inc., where he served most recently as the Chief Financial Officer of SunTrust Bank's Wholesale Bank, an integrated \$66 billion (total assets) platform of client businesses that includes corporate and investment banking, commercial and business banking, commercial real estate and treasury and payment solutions.

Prior to joining SunTrust in 2010, Barrett worked with JPMorgan Chase & Co. where he held a number of senior finance/managing director roles in Asia. His last role with JPMorgan was Deputy Head/Managing Director of Investor Relations in New York.

Before joining JPMorgan Chase & Co. in 2003, Barrett spent ten years with Deloitte & Touche as a financial services audit and advisory specialist in multiple offices in the Middle East, Europe and Asia.

While working with Deloitte, he was a Certified Public Accountant and a Certified Internal Auditor. He began his public accounting career in Atlanta,

Georgia in 1990, working for Snyder, Camp, Stewart & Company.

Barrett holds a Bachelor of Science degree in finance and accounting from the University of Alabama at Birmingham.

Emergency Communications chief named

Jeffrey Miller was recently promoted to Chief of Emergency Communications for the New Castle County Department of Public Safety.

Miller was formally an Assistant Chief and had been serving as Acting Chief of Emergency Communications for nine months.

Bryant said Miller beat out a pool of applicants from the Mid-Atlantic region to obtain his promotion.

Also promoted at the ceremony were Jay R. Richwine to Quality Assurance Coordinator and Christopher J. Williams to Fire Medical Communications Supervisor. County Executive

Gordon congratulated all three men on their promotions.

Lightwave names director

Lightwave Logic, Inc., Newark, a technology company focused on the development of a Next Generation Non Linear Optical Polymer Materials Platform for applications in high speed fiber-optic data communications and optical computing, announced that **Siraj Nour El-Ahmadi** will replace Dr. Ross Fasick as a director of the company Fasick, who is retiring, will continue as special advisor to the board.

Siraj Nour El-Ahmadi is a co-founder and CEO of Menara Networks, Inc., located in Dallas, The company develops products and solutions that enhance layered optical transport networks. Tom Zelibor, CEO of Lightwave Logic commented, "We are thrilled that Siraj has agreed to join our Board of Directors. Siraj is a very successful entrepreneur and brings with him over 17 years of experience in the optical transmission field."

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AstraZeneca names CFO

AstraZeneca announced that **Marc Dunoyer** has been appointed Chief Financial Officer and will join the company board as an Executive Director. He succeeds Simon Lowth who leaves AstraZeneca as previously announced. He will report to Chief Executive Officer, Pascal Soriot and remain a member of the Senior Executive Team.

Marc Dunoyer, currently Executive Vice President, Global Portfolio & Product Strategy, joined AstraZeneca from GlaxoSmithKline in June 2013. His subsequent career in pharmaceuticals has given him extensive experience of the industry including finance and accounting; corporate strategy and planning; research and development; sales and marketing; business reorganization and business development.

Pascal Soriot, AstraZeneca's Chief Executive

Officer said: "I'm delighted with Marc's appointment as CFO. Following a thorough and extensive search it became clear that Marc possessed the rare blend of financial, business and science experience that will be critical in this role in the coming years as we focus on returning AstraZeneca to growth and achieving scientific leadership."

Leif Johansson, chairman of the AstraZeneca Board commented: "Marc's unique combination of global industry knowledge gained in emerging and established markets and strong business and financial experience will enable him to make a significant contribution to the success of the company at senior executive and Board level."

The appointment of Dunoyer's successor as Executive Vice President, Global Portfolio & Product Strategy will be the subject of a separate announcement.

Daniels joins law firm

Schwartz & Schwartz, Attorneys at Law, P.A. announced that **Alfreda "Freddie" Daniels** has been selected Practice Manager for the firm.



Daniels

Daniels graduated Cum Laude with a Bachelor of Science in Paralegal Studies from Wesley College and serves on the College's Board of Advisors for its Legal Studies Program.

She has experience as a Paralegal in many areas of the law including personal injury, criminal defense, and real estate and land use, both in private law firm practice as well as with State of Delaware Department of Transportation. Schwartz & Schwartz, Attorneys at Law is a Delaware law firm with offices in Wilmington and Dover.

Purses to Portfolios celebrates financial literacy

Nearly 150 women recently gathered at the Riverfront for the annual “From Purses to Portfolios” celebration, honoring those who have made a commitment to improving their financial literacy.


Honorees included:

- Antoinette Blake, Elaine Griffin, Raechelle Patterson, Ana Marie Reid, Regina Ross and Margaret Thomas, recognized with Outstanding Volunteer Awards
- Pamela Faulkner, who runs the Money School program at Howard R. Young Correctional Institution, recognized with the Money School Advocate Award
- Penny Church, a Money Club leader and advocate, honored as an Ambassador of Financial Education and recipient of the Sandra A. Varano Golden Purse Award

Author Jackie Cummings Koski gave

the day’s keynote address, reflecting on the self-taught lessons that inspired her book, “Money Letters 2 My Daughter.”

Through support from Citi, the [Delaware Financial Literacy Institute](#) (DFLI) offers the “From Purses to Portfolios” program to anyone who wants to take charge of his or her financial education. The program, which is primarily targeted to women of low- to moderate-income levels, gives participants the opportunity to build credit hours through free Money School classes, clubs and events.

“From Purses to Portfolios’ is truly a program for, about and by women,” said DFLI Executive Director Ronni Cohen. “Since the program began in 2004, we’ve continued to hone our offerings based on our students’ needs. And we’re so excited to celebrate our tenth anniversary with an incredible ‘From Purses to Portfolios’ conference next fall.” 



Penny’s 2 Dollars” Money Club is named Money Club of the Year and receives a \$1,000 check. At top is a participant at a workshop.

CBI makes Smart CEO list: Gore top workplace

Outside-In Companies, [CBI Group](#) and Placers are were included in the 2014 SmartCEO Future 50 list.

The Future 50 Award is an annual recognition that honors the fastest-growing, highest revenue grossing companies in the Philadelphia area based on a three-year average. The winners are then profiled in the January issue of SmartCEO magazine and are celebrated during a dinner ceremony.

Founder & CEO Chris Burkhard credits the success of the business to customer-centric leadership and living the Outside-In way of life. “The Outside-In® Companies are pleased to be celebrating growth and market leadership with such an illustrious group of industry leaders!” said Burkhard. “The award symbolizes our hard work and our Nth Degree commitment to the customer. For us, this award represents being Outside-In .”

CBI Group and Placers aspire to see continued advancement and success following the official partnership declared earlier this year with fellow Outside-In Company Barton Career Advisors.

In addition to the Future 50 award, CBI Group has recently earned a spot on the Philadelphia 100 and Inc. 5000 list along with two ‘2013 Honors’

including a #11 ranking in the Top 100 Delaware Companies and a #69 ranking in Philadelphia Metro Area sub-categories.

Gore named top multinational workplace

W. L. Gore & Associates ranked as the No. 5 company on this year’s list of the World’s Best Multinational Workplaces, announced.

Compiled by the Great Place to Work® Institute, the ranking is the world’s largest annual study of workplace excellence and identifies the 25 best multinational companies in terms of workplace culture.

For more than 50 years, [Gore](#) has cultivated a corporate culture that fosters the innovative spirit of individuals and teams.

Associates play an active role in choosing what they work on and defining their career paths. There is no need to operate through chains of command, and decisions are based on knowledge rather than seniority.

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What can you control? Just 5 Things

By Chris Burkhard

Burkhard is CEO and founder of [CBI Group](#), Newark.



Burkhard

I recently heard a speech by a famous man and entrepreneur. He is supremely confident and entirely self-made. He is aware that he is in charge of his own destiny and that his own personal culture is the key to both personal and professional success. Most importantly, he knows what he can impact, influence, and control. In turn, he also knows what to let go of. Too many people waste time and space on the things they have no ability to influence. Deal with what you can impact and don't waste energy on things beyond your span of control!

His speech was about the five things you can control when you enter a difficult situation. This could be a tough opponent in a sporting event, an arduous negotiation at work, or even a challenge with a friend or family member. Forget about everything else, what is it that you can do to put yourself in the best position to enjoy the possibility of success? These five things vary with each individual and situation. Perhaps it is to manage your nerves or control your temper, be positive if you're a half empty type, or to prepare proactively versus being reactive.

Here are the five things you can control during times of turmoil:

- Attitude: You might not be able to choose the situation or the circumstance, but you can always choose your attitude.
- Behavior: Remember the old adage "actions speak louder than words"? It's true.
- Tone – Not just what you say, but how you say it.
- Mind: What you decide to learn and allow your mind to dwell on.
- Schedule: How you manage your time and energy is entirely up to you.

The point is that each and every one of us has the opportunity to control our reaction to different situations. But this requires you to get to know yourself, manage your own culture, and to proactively prepare and think through what you can do to maximize any situation.

Do you have an important sales call coming up? A significant presentation? A critical vendor review? A tough discussion with your teenager? Well, what are the five things you can control to make that interaction a success?



Gore top workplace

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In addition to its non-hierarchical, team-based culture, Gore is known for its diverse product innovations, including waterproof Gore-Tex fabric, life-saving cardiovascular devices, filtration technologies and electronic cables used in space missions, among hundreds of other offerings.

"When people work in an environment that empowers them to make a difference, their creativity is unleashed. Ultimately, this leads to the development of innovative products that perform in the most demanding environments," said Gore CEO Terri Kelly. "Our nontraditional culture is more than just a 'nice to have.' It fuels our success."

Levy Court wins top Kent County tourism award

Kent County Levy Court won the top award at the 22nd Annual Celebration of Tourism held November 1 in Dover. Vision, understanding and support of tourism in Kent County – and leadership of the proposed Kent County Regional Sports Complex – were cited as reasons for the award.

Three additional surprise awards were presented during the annual luncheon:

- Tom Smith, former shopkeeper of the Delaware Made General Store, was presented with a tourism service award for serving not only as a founding Board member of Kent County Tourism, but for 22 years of board service, having retired earlier this year.

- Linda Parkowski, Director of the Delaware Tourism Office, presented two awards to Kent County Tourism from the American Bus Association for the Dover Days Festival and the Delaware Wine and Beer Festival, two Kent County Tourism events that were named “Top 100 USA” events.

- The third surprise was a \$5,500 “Illuminate Dover” donation presented by Greg Bostrom, director of the Firefly Music Festival (Attraction of



Kent County Levy Court was presented with the Tourism Person(s) of the Year Award at the 22nd Annual Celebration of Tourism in Kent County November 1. From left, Commissioner Terry Pepper; President P. Brooks Banta; Commissioner Allan Angel; Commissioner Jody Sweeney; President of the Kent County Tourism Board Anita Evans; and County Administrator Mike Petit de Mange. (Photo/CM Baker Photography)

the Year for 2013), to the Route 13 Beautification Committee. Additional awards presented at the event included:

- Partner of the Year was Redner’s Warehouse Markets, recognized for their expanded business presence in Kent County as well as their support of the Amish Country Bike Tour and the Dover Days Festival.



Sen. Brian Bushweller was named Legislator of the Year at the 22nd Annual Celebration of Tourism in Kent County November 1. From left, Rep. William Carson; Sen. Brian Bushweller; Rep. Trey Paradee; Sen. David Lawson; and Rep. Jeff Spiegelman. Sen. Bushweller was also presented with a special Legislative Tribute from the House of Representatives during the event. (Photo/CM Baker Photography)

- Volunteers of the Year was the Amish Country Bike Tour Road Marking Crew.

- Legislator of the Year was Senator Brian Bushweller was recognized for his support of many projects in Kent County, including several that will directly benefit tourism.

Editor's note: Business licenses are issued by the State of Delaware as a revenue raising tool. These are licenses for new businesses, dating from June 1.

Wholesaler, machinery

KAL HOLDINGS LLC KAL HOLDINGS 2524 JACQUELINE DR APT E68 WILMINGTON, DE 19810-2024

Services

KAUR HARPREET MOKSHA THERAPEUTIC 108 SENATORIAL DR APT B WILMINGTON, DE 19807-2662

KEEP PUBLIC RELATIONS AND ARTIST 704 N KING ST STE 500 WILMINGTON, DE 19801-3535

KEYES NATASHIA N 821 HASTING CT NEWARK, DE 19702-4006

KIDZ DELIGHT LLC 911 VILLAGE CIR APT C NEWARK, DE 19713-4917

KINARD DERRICK D NEW RIDE CONNECTION 625 E 7TH ST WILMINGTON, DE 19801-4416

KINGDOM CARE LEARNING CENTER 44 1/2 LAWSON AVE CLAYMONT, DE 19703-2042

KINGDOMI MUSIC LLC 214 SOUTH FARMVIEW DR I28 DOVER, DE 19904

KLEANTASTIC JANITORIAL SERVICES 76 BLUE RIDGE CIR NEWARK, DE 19702-2986

KOLLOT CHRISTOPHER C AND D MOBILE TRUCK WASH 607 N JACKSON ST WILMINGTON, DE 19805-3241

LASHOMB KIMBERLY L A TIME 2 PLAY 461 CEDAR LANE RD MIDDLETOWN, DE 19709-9317

LEAN SIX SIGMA SCM CONSULTING LL LEAN SIX SCM CONSULTING LLC 10 LONGSPUR DR WILMINGTON, DE 19808-1971

LEGACY ENTERPRISES 19653 CESSNA DR REHOBOTH BCH, DE 19971-4642

LOCKHART CLEANING SERVICES 23 CHATHAM LN APT H NEWARK, DE 19713-3115

LOU'S JANITORIAL SERVICES LLC 1423 LAUREN PL NEWARK, DE 19702-3116

Contractor

KC COMPANY LLC 17298 COASTAL HWY LEWES, DE 19958-6226

L D HARMAN RMB 31864 SAWMILL RD MILLVILLE, DE 19967-6930

LANG PAINTING SERVICES 314 2ND ST NEWARK, DE 19711-6743

LJ HARRIS CONSTRUCTION SERVICES 20 PANORAMA DR NEWARK, DE 19711-7434

LODGE JOE PO BOX 354 BEAR, DE 19701-0354

Counselor

KELLEY ERIC 4 BRENDE LN WILMINGTON, DE 19807-1300

LNB BUILDERS 415 PERCHERON RD DOVER, DE 19904-1637

Retailer

KELSON-PATTERSON CHAUNTA FLORAILES UNIQUE ACCESSORIES 7 REVERE PL NEWARK, DE 19702-6118

KEMPER KRISTEN L OUTCAST-HERS SPORTFISHING 34061 CHIPPIWA DR DAGSBORO, DE 19939-4140

KHOBSURAT LLC 16192 COASTAL HWY LEWES, DE 19958-3608

KICD, LLC 4 CUTLEAF CT NEWARK, DE 19702-3956

KOPE DOROTHY M K&K RECREATIONS 2496 FIRETOWER RD CAMDEN WYO, DE 19934-2859

KYLE A DINGER HINDSIGHT 108 MAPLE DR FREDERICA, DE 19946-2600

L'OCCITANE INC 132 CHRISTIANA MALL 132 CHRISTIANA MALL SPC 1250N NEWARK, DE 19702-3202

LAUREL PET EMPORIUM LLC 11290 TRUSSUM POND RD LAUREL, DE 19956-4592

LESLIE ENTERPRISES 115 SENATORIAL DR APT B WILMINGTON, DE 19807-2647

LILLY_ME BOWTIQUE 25 TULLAMORE RD MAGNOLIA, DE 19962-2612

Commercial lessor

KENT 8 PLAZA LLC 200 WESTON DR DOVER, DE 19904-2786

Tree surgeon

KERNS BROS TREE SERVICE AND LAND 3400 BOWERS ST WILMINGTON, DE 19802-2410

Wholesaler dry goods-apparel

KINDERSTYLE LLC 1011 QUAIL RUN CAMDEN WYO, DE 19934-9500

LOUIE ET LUCIE LLC 2711 CENTERVILLE RD STE 400 WILMINGTON, DE 19808-1645

Photographer

KIRK LISA M LEA LEIGH PHOTOGRAPHY 16 KIMMIE CT BEAR, DE 19701-1746

Restaurant

KIRKWOOD CREAMERY 124 MICHAEL LN BEAR, DE 19701-2053

Direct care worker

KONOOU ADZOA 8 TAMI TRL MIDDLETOWN, DE 19709-9398

KUSI PATRICK 260 CHRISTIANA RD APT I21 NEW CASTLE, DE 19720-2950

LOUISE D. MILLER 11 OPUS DR WILSHIRE MEADOWS NEWARK, DE 19702

Dance school

LANTERN TAEKWONDO INC 211 SILVER LAKE RD MIDDLETOWN, DE 19709-1601

Beautician

LASH HAIR , WIGS & EYELASHES 305 W LOOCKERMAN ST DOVER, DE 19904-3249

Law office

LAW OFFICE OF MICHAEL D. BEDNASH 26 DUBLIN DR NEWARK, DE 19702-7708
PROFESSIONAL SERVICES-LEGAL OFFICE

LAW OFFICES OF JAMES EDWARDS ESQ 331 SPRINGHOUSE LN HOCKESSIN, DE 19707-9691

Bail bondsman

LEPORE ENRICO G JR ENRICO G LEPORE JR BAIL BONDS 411 S QUEEN ST APT 213 DOVER, DE 19904-3521

Taxi/bus

LITTLE RED'S SHUTTLE SERVICE 160 S WEST ST CAMDEN, DE 19934-1349


Medical office

LIVING WELL, LLC 31-32A TROLLEY SQUARE WILMINGTON, DE 19806

Manicurist

LOI VAN HUYNH LUCKY NAILS 5 614 N MARKET ST WILMINGTON, DE 19801-3007

Wholesaler food

LOUMA FOODS LLC 32 OKLAHOMA DR NEWARK, DE 19713 

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