

July 22, 2015 Third Year, 27th Issue



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# Double-digit sales home sales increase reported in Delaware

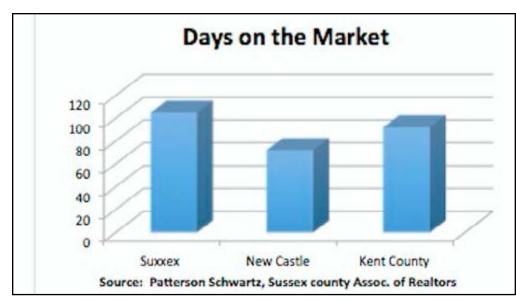
he residential sales market in Delaware saw a healthy increase in sales in the first half of the year.

The gains took place in all three counties of the state, with Sussex County seeing gains in both single-family homes and the townhouse-condominium market.

Other measurements;, including the average number of days homes remained on the market remained positive. (See accompanying chart).

A report from Patterson-Schwartz, the state's largest residential real estate firm, showed double-digit increases in its market area in Delaware and adjacent areas.

Showing the strongest activity was Kent County, which saw a 25.1 percent increase in the number of



sold homes in the first half when compared to the same period a year ago.

The median sales price was up 5.6 percent in the first half when compared to the comparable period last year.

According to Patterson-Schwarz, New Castle County

## Out of state buyers aid Sussex County market

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posted a 15.2 percent first half increase in the number of sold homes when compared to the same period a year earlier and a 7.5 percent increase in the median price from 2014. Long & Foster, one of the three largest residential brokers in the state, reported a 17 percent gain in first half sales in an area that includes New Castle and Kent counties in Delaware; Cecil County, MD.; and Salem County, NJ

The higher sales trend continued into June according to figures from TREND, the multiple listing service with a service territory that includes Kent and New Castle counties.

TREND figures showed a 10.5 increase in home sales over the same month earlier, in New Castle County, with Kent up nearly 27 percent. The average price of homes was also up for the month.

Sussex County, which has a separate multiple listing system reported a strong second quarter.

In all, 2,049 homes were sold between January and June. This is a 49 percent increase over 2014 in number of homes sold, with properties also selling for an average of 20 percent more in terms of final settlement price, according to the Sussex County Association of Realtors. "During the warm summer

months, it's only fitting that the real estate market in Sussex County be described as 'hot,' " says Fred Dean, 2015 president of SCAOR. "But not only is the current data indicating an extremely strong local market, but the number of sales that are currently pending indicate that this trend should continue at least into the third quarter, and probably beyond."

In the first half of the year, the average three-bedroom home in the county is selling for a median price of \$360,780. The surge was aided by the condominium and town home market.

In the first half, this segment saw growth rate of 61 percent over the same period a year ago.

"What we're seeing in the condo and townhome market is a continued influx of new residents from other states who are enticed by the maintenance-free lifestyle this type of living can afford them, especially in their older years," says Dean. "And we're also witnessing builders catering to this demographic by constructing more units and selling them at attractive prices. This has definitely contributed to our positive real estate data."

The association reported more than \$511 million worth of real estate was sold in first six months of 2015, in the single family market, with more than

\$143 million in condo/townhome sales. Mortgage rates remain low as speculation continues over the timing of the Federal Reserve Board's move to move interest rates upward.

Lawrence Yun, National Association of Realtors chief economist, stated in a recent release, "The steady pace of solid job creation seen now for over a year has given the housing market a boost this spring," said Yun. "It's very encouraging to now see a broad based recovery with all four major regions showing solid gains" from a year ago and new home sales also coming alive."



# Grab the Tiger by the Tail!

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# Delaware line of credit lender gets \$75 million in funding

**n online lender**, based in north Wilmington, has raised \$75 million in its latest funding round.

Marlette Funding, LLC markets Best Egg unsecured personal loans. Best Egg was launched in March 2014. The site offers loans with interest rates as low as 5.9 percent.

Jeffrey Meiler, a former credit card executive with the Delaware credit card unit of Barclays is CEO and founder of the company. Meiler held management positions in the US and overseas for Barclays and its predecessor Juniper, one of the nation's first online banks.

Meiler also headed a retail power marketer that was later acquired by power generation company NRG.

With the funding round, Marlette aims to invest in its own loans.

The funding round was led by Invus Opportunities, a private equity firm. Investors included Navient, the Wilmington-based student loan management, servicing and asset recovery company, as well as existing investors.

Privately held Marlette anticipates closing more than \$450 million in debt facilities later this sum-



mer with several financial institutions. "We are very excited to partner with Marlette Funding, an emerging star in this multibillion dollar, online lending market," stated Ben Tsai, a partner at Invus Opportunities. "We were attracted to the transformative market opportunity, the executive team, the unique approach, and the remarkable results that Marlette has achieved since its inception just over a year ago."

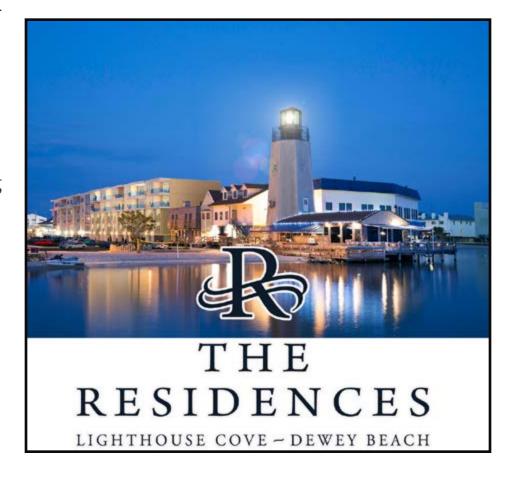
The investment of \$75 million comes after reaching the \$1 billion mark for loans originated through its flagship product, Best Egg, Marlette announced.

The company noted that a recent article in Lend Academy described Marlette as the fastest-growing marketplace lender. Marlette's 2015 loan originations have already far exceeded its 2014 full-year total of \$383 million.

Also, the company is profitable on a GAPP (Gen-

erally Accepted Accounting Principles) basis so far in 2015 and has broken even on a cumulative basis.

"We are thrilled to collaborate with two marquee investors to deliver simple and efficient products and services to the consumer market. The investment caps a highly successful first 16 months," said CEO Meiler "Being able to lend on our own balance sheet is significant. It signifies to our buyers that we have confidence in the quality of our loans and positions us for success as the market evolves and matures."



# Marlette reports unsecured credit account is now showing a profit

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A \$3 trillion consumer lending market is now on the cusp of technological transformation, according to the company. "To date, most people have received credit from traditional financial institutions such as banks, credit card companies, and credit unions, but now are turning to secure, simple and efficient online lending platforms. Marlette is leading this revolution by leveraging years of experience in the finance industry as well as cutting-edge technologies," a release stated.

Marlette does have competitors that include San Francisco-based Lending Club, which offers unsecured loans to businesses and individuals via an online delivery system.

Unsecured lines of credit, often with fixed interest rates, have long been a product line with credit card and bank lenders. Lenders target customers with multiple balances with high interest rates and good credit scores. A variation on the theme is the use of balance transfers by credit card issuers. Typically, balance transfers come for a limited period of time, with interest rates rising after a year or so.

Concerns have been raised on the risks involved

in the online loan industry, although companies say problem loans have been within their projections.

Delaware has other early and mid-stage companies in the online lending space. Swift Capital, based in north Wilmington, provides loans for businesses and College Avenue, a student lending website, was launched earlier this year in Wilmington by former executives of Sallie Mae, based in Newark.





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## Price at pump down slightly during summer travel surge

Prices at the pump were down slightly last week as the summer driving season moved into prime time, AAA Mid-Atlantic reported.

Gasoline prices were down three cents last week in Delaware according to the Wilmington-based membership group. The average price was \$2.64, with many stations selling gas below \$2.60 a gallon. Nationally, the retail average is four cents per gallon less than the 2015 peak price of \$2.80 per gallon in mid-June.

A year ago, the average price at the pump for a gallon of regular in Delaware was \$3.52 a gallon. Lower global crude oil prices are contributing downward pressure on gasoline prices across the nation.

A fix for Greek debt crisis and a pending international deal with oil-rich Iran have the potential to put downward pressure on oil prices. Crude oil, at the end of the week, was selling below \$51 a barrel.

U.S. crude oil inventories remain at levels not



seen in 80 years, putting further pressure on prices. "Global activities, including the nuclear deal with Iran, will continue to garner attention, though it may take some time to have a major impact on gas prices," said Jana Tidwell, manager of Public and Government Affairs for AAA Mid-Atlantic. "Currently, drivers are paying the cheapest summertime gas prices since 2010, which could continue into the fall as people begin to drive less and the glut of oil in the market continues to grow."

AAA Mid-Atlantic noted that sanctions placed on Iran could last for at least a few more months and the country will need to ramp up production, which could be challenging because the sanctions **Continued on next page** 





# Iran and Greece could play role in crude oil pricing Continued on next page

have limited technology and investment. Iranian crude oil could potentially flood an oversaturated market, which could push crude oil and later gas prices downward.

Oil represents about 60 percent of the cost of gasoline. A \$10 per barrel change in the cost of crude oil can send gas prices down by about 25 cents per gallon, the auto club reported. Oil companies have slowed down drilling activity in the U.S. as low crude oil prices emerged. Producers may also reduce production until prices return to higher levels.

Oil industry analysts say Saudi Arabia will keep the oil flowing at low prices as a way to hold down surging US production from wells that often have a break-even point of \$50 a barrel.

For further information on gas prices, you can check AAA's Fuel Price Finder (AAA.com/fuelfinder.

## 'Big box' jeweler Jared coming to the Christiana Fashion Center

**big box jewelry store** is coming to the Christiana Fashion Center.

<u>Jared</u> is now looking for staff for the store that would be located at the center near Christiana Mall south of Newark.

Jared is owned by British-based Signet, which controls a bevy of brands that include Kay Jewelers.

Jared, which has another Delaware location off Concord Pike in north Wilmington, has more square footage than mall jewelry stores and has dubbed itself "The Galleria of Jewelry."

A major drawing card for Jared is the sales tax-free status of Delaware that draws shoppers from other states to stores with big ticket items.

The Christiana Fashion Center is assembling a group of well-known retail names that include Nordstrom Rack, Saks Off Fifth, outdoor retailer REI and The Container Store.

The mall itself has one of the highest per square foot sales figures among major malls. It remains fully leased, although a shuffling of store space continues as owner



General Growth Properties looks for cutting edge concepts that will draw shoppers. It was announced last week that <u>Fabletics</u>, an online retail venture from actress Kate Hudson would open in the mall. Fabletics offers workout gear for women and more recently, men.

The fashion center, which is now under construction and slated for completion this year is part of Allied Properties, a developer that also owns Concord Mall in north Wilmington.

Jared gets good reviews on the GlassDoor website that is based on comments of current and former employees. The Container Store and REI, a cooperative owned by members, also get high rankings among retailers for their pay scales and benefits.



# State rolling out incentives for using of green vehicles

elaware is rolling out a Clean rebates for electric vehicles and conversions to natural gas cars and trucks for businesses, individuals and government.

The program will be administered by the state Division of Energy and Climate of the Delaware Department of Natural Resources and Environmental Control. On hand to mark the program last week were representatives from seven Delaware auto dealerships that will assist in the program. Host of the event was Sheridan Nissan of New Castle.

"Delaware is a leader among states in reducing greenhouse gas emissions, improving our state's air quality and promoting innovation in the transportation sector," said Gov. Jack Markell. "The Delaware Clean Transportation Incentive Program supports and advances our commitment by offering Delawareans and Delaware businesses financial incentives to purchase new or retrofitted alternative fuel vehicles and boosting investment in electric vehicle charging equipment and alternative fuel infrastructure."

"Gasoline has long been the predominant

transportation fuel in the U.S.," said Delaware Transportation Incentive Program that offers Department of Transportation Deputy Secretary Nicole Majeski. "Fuels, such as electricity, propane and natural gas, are clean-burning, domesticallyproduced alternatives that benefit air quality. The Clean Transportation Incentive Program encourages the use of alternative fuel vehicles and the installation of infrastructure, and spurs innovation in the transportation sector."

> Natural gas vehicle conversions are being eyed by businesses as prices of the fuel remain at lower levels as new supplies come on stream for neighboring Pennsylvania.

With \$2.7 million in funding available for the current, the program consists of three rebate programs for purchasing passenger vehicles, tractortrailer trucks and electric vehicle charging equipment, and two competitive grant programs that provide financial incentives for the development of alternative fueling infrastructure, and promoting innovative transportation projects that decrease greenhouse gas emissions in Delaware.

All rebates and grants are open to Delaware

#### Continued on next page

### **Trending**

The following stories in DelawareBusinessDaily.com recorded the most visits in the past week.

- Discount retailer Gabe's coming to former Lowe's store site in Bear
- \$10 million makeover for former Alico building in downtown Wilmington
- Delaware-based flyADVANCED sees room for growth at New Castle Airport
- D.C. radio management veteran to head **Delmarva Broadcasting**
- (Photo gallery) Business people/July 15-21, 2015
- Christiana Fashion Center lands marquee retailers
- Hot treat on a hot day as Duck Donuts opens on Main Street in Newark
- La Fia owners' new restaurant slated to open on July 15
- NJ Man charged with taking money and not completing home improvement projects
- (Updated Star Group ad agency offshoot snaps up employees
- 11. Pettinaro acquires Stoltz's Greenville **holdings**

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residents, businesses, non-profits, fleets and state, county and municipal governments for vehicles titled and registered in Delaware.

The Clean Vehicle Rebate offers applicants purchasing or lease a new or retrofitted passenger vehicle rebates of \$2,200 for new battery and/or plug-in hybrid electric vehicles, and \$1,100 for new or leased dedicated propane and natural gas-powered vehicles and retrofitted electric, propane and natural gas-powered vehicles.

The Heavy-Duty Vehicle Rebate offers applicants rebates up to \$20,000 per vehicle when purchasing new, dedicated natural gas fuel systems for tractor trailers or other heavy-duty vehicles.

The Electric Vehicle Charging Infrastructure Rebate offers applicants rebates up to \$500 to assist with the purchase and installation of charging equipment for electric vehicles.

The Alternative Fueling Infrastructure Grants are competitive grants available for the development of alternative fueling infrastructure, including propane or compressed natural gas projects or for electric vehicle fast-charging stations, limited to 50 percent of total project costs.

Seven Delaware auto dealers have partnered with DNREC to assist in promoting the CTIP programs: Auto Team Delaware in Wilmington, Diver Chevrolet



Joe Sheridan, the owner of Sheridan Nissan and Sheridan Ford. speaks at the event. To the left is Nicole Majeski, deputy secretary of the Department of Transportation. A right is David Small, DNREC Secretary. Photo from Governor's Office.

in Wilmington, I.G. Burton in Milford, Sheridan Ford in Wilmington, Sheridan Nissan in New Castle and Willis Chevrolet Buick and Willis Ford in Smyrna.

The dealers carry electric vehicles and plug-in hybrid electric vehicles that are eligible for CTIP rebate. Product lines incude the Chevy Volt, the Nissan Leaf and Ford Focus.

The dealers offer point-of-sale services, technical assistance and information, as well as help with completing applications Delawareans and Delawarebased businesses interested in participating in the program.

Funding for the CTIP program is from Delaware's

participation in the Regional Greenhouse Gas Initiative (RGGI), a market-based cap-and-trade program designed to reduce carbon dioxide and greenhouse gas emissions from the electricity generation sector.

Delaware's proceeds from RGGI are invested in energy efficiency, renewable energy, programs designed to reduce greenhouse gas emissions and create green jobs.

Delaware has reduced emissions by a greater percentage than any other state in the nation – almost 30 percent. The program has its critics who claim it has resulted in high electric power prices in the state and stifled economic growth.

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## development

# Pettinaro acquiring Stoltz holdings in Greenville

ettinaro is buying Stoltz property holdings in the Greenville area.

The transaction had been a topic in commercial real estate circles, but was confirmed last week, the <u>News Journal</u> (paywall) reported. Price tag was estimated at more than \$100 million.

Pettinaro has apartments and other properties in the Greenville area. It will now have Stoltz shopping center properties on both sides of Route 52 in the upscale area west of Wilmington. Office complexes including the former MBNA and Columbia Gas property were included in the deal, the newspaper reported.

Stoltz, which is now based in Bala Cnywd, PA, has owned the property for decades. Occupancy rates remain high and the company was known for commanding premium rental rates in return for retailers having a location in a high-income area. The holdings also include commercial office space, often occupied by smaller firms.



The Stoltz properties to be acquired by Pettinaro include a combination or retail and office space in the affluent area west of Wilmington. Price tag is reported to be around \$100 million.

(Photos by Doug and Sharon Rainey)



Stoltz had maintained and upgraded the properties over the years, but has been known to clash with tenants and the community, the *News Journal* and real estate industry sources noted.

Rumors of a sale had been making their way around real estate circles for months. Stoltz has struggled with zoning issues on the former DuPont Barley Mill complex. Just south of Greenville and reportedly wanted out of its other holdings.

Stoltz wanted to build a mixed use development in the former corporate complex, but met fierce opposition from neighbors who cited traffic, esthetics and other issues. Current County Executive Tom Gordon ran successfully for a third term by siding with the opponents of Barley Mill. Stoltz will retain the Barley Mill site.

Pettinaro, based in Newport, south of Greenville, has grown from a contractor that renovated the Wilmington Train Station to a regional real estate



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with office, retail and apartment properties. Pettinaro has a presence at the booming Wilmington Riverfront as the owner and manager of office space in the area. A retail center at the Riverfront, developed by Pettinaro, has been converted mainly into office space. The company said a formal announcement on the deal is forthcoming.

### Regus opens center in Christiana-Stanton

In a ceremony conducted by the New Castle Chamber of Commerce, the ribbon was cut last week on a new Regus office center south of Newark.

"Newark is the ideal location for Regus' new space," said Maria Paitchel, Regus' regional vice president. "The abundance of start-ups, small businesses and entrepreneurs using our space and services has created a thriving community where our customers have the opportunity to connect with other likeminded professionals and do their best work."

In addition to a growing start-up scene, the area is known as a major hub for the financial, credit and insurance industries. The center is located within the



Christina Executive Campus, an office park that also houses the headquarters of student loan lender Sallie Mae.

Regus' new space is near Interstate 95 and a short distance from the SEPTA station near Delaware Park, Christiana Mall and major corporate employers like Sallie Mae and JPMorgan Chase. Regus also operates a location in Wilmington.

Regus offers workspaces for businesses of any size – both large and small. Fully furnished offices, meeting rooms, business lounges and community spaces are available for any amount of time, a company release stated.

The Christiana Executive Campus space is on the fourth floor of the building, with a number of window offices. The space was completely redone to allow for individual offices.

A receptionist, administrative team and tech support are standard services in each center. Regus' Businessworld memberships provide access to the company's 1,200 drop-in business lounges, offering complimentary WiFi along with coffee and tea.

Regus, which is headquartered in Luxemburg, has more than 2,000 business centers in more than 100 countries. The downtown Wilmington location in the Brandywine Building has been open for several years.

The shared office space business also includes Brandywine Executive Center, which has sites on Concord Pike in north Wilmington and Delaware Avenue in downtown Wilmington. Brandywine also has offices in Henderson, NV.

Chuck Boyce, vice president of the locally based Brandywine Executive Center, said the company's shared space Concord Pike Center is at full occupancy with the Delaware Avenue site meeting projections. Davinci Virtual, based in Salt Lake City, lists three **Continued on next page** 



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locations in northern Delaware and 1,000 in total around the world.

Kopp Group of Long & Foster ranks 126th in listing of sales teams.

Long & Foster Real Estate, announced that The Leslie Kopp Group, based in Bethany Beach ranked 126st out of 250 for real estate teams nationwide, based on transaction



Kopp

volume in 2014, as ranked by REAL Trends, Inc.

Kopp, who has specialized in the sale of coastal properties since 1989, says she attributes her team's success to always putting her clients' interests first, which results in many referrals from previous transactions.

"Our team is pleased to be ranked as one of the top real estate groups in the country,

and we've worked hard to achieve this level of success," said Kopp. "This ranking shows that our group handles every transaction with excellent customer service, passion and professionalism."

In total, 10 Long & Foster teams were ranked in the survey of the nation's top 250 sales professionals by closed volume and transaction sides for 2014.

One individual sales agent was ranked in the top 250 associates nationwide based on the amount of closed transactions volume.

"These top-ranking real estate professionals are a reflection of our entire team of experts, and we offer The Leslie Kopp Group our overwhelming congratulations for helping to make Long & Foster the real estate leader in the Mid-Atlantic and the No. 1 family-owned real estate company in the nation," said Gary Scott and Boomer Foster, presidents of Long & Foster Real Estate.



Remember when the Delaware Business Ledger used to print its "Development Digest?" It was a highly anticpated report on commercial real estate, construction and other aspects of our vibrant local development community. We are pleased to announce its return in September under the Delaware Business Bulletin/DelawareBusinessDaily.com umbrella.

We are offering special packages ranging from sponsorship in the special editions as well as online assoication with this new electronic edition of a trusted business resource. Reach Delaware's business elite- decision-makers who impact the state as well as companies needing your products and services.

For story ideas and suggestions, email Doug Rainey at drainey@delawarebusinessdaily.com. For affordable advertising packages, contact Michael Klezaras at mklezaras@delawarebusinessdaily.com.





Business news now - not later

# Acme makes bid for some of the stores of struggling A&P

cme Markets announced it has entered into an agreement to acquire 76 A&P stores in the region.

A <u>list from Acme</u> indicated the company would bid on Superfresh stores on New London Road, Newark; Route 1, Rehoboth Beach and Marsh Road in North Wilmington. It is also seeking two Pathmarks, one in College Square Newark and the other on Kirkwood Highway, west of Wilmington.

A&P, in filing for Chapter 11 bankruptcy protection, indicated it would close stores on Lancaster Pike, near Wilmington and off Philadelphia Pike in the Claymont area.

The offer is subject to customary legal and bankruptcy court approvals, following A&P's Chapter 11 filing on July 19, including the potential for higher bids to be submitted and antitrust approval. Click here for earlier story.

It was not immediately clear if the announcement was tied to an earlier report that Acme and the parent company of Giant stores in the region were part of a bid for a piece of the A&P business.

A&P has asked the court for an order requiring other bidders to submit their bids by September 11, 2015, with an expectation that court approval for the sale of the stores would be received by October 15.

Acme a wholly-owned subsidiary of AB Acquisition LLC (Albertsons Companies), operates 107 stores across Pennsylvania, Delaware, Maryland and New Jersey.

Acme has been working been working to turn around its store operations, af-

ter apparently losing its No. 1 market share position in the Delaware Valley to Shoprite. Acme is still believed to have the biggest market share among grocers in northern Delaware.

The transaction, if completed, would expand the ACME Markets footprint in a strategic and vibrant market and build upon A&P's rich history of delivering quality products and services in the neighborhoods they serve," an Acme release stated.





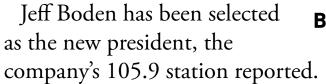
Productive Conflict™ Resolution: Why it is Critical to Your Success and How to Use it



## business bulletin media insider

### Delmarva Broadcasting picks DC radio vet to head company

Delmarva Broadcasting has gone outside the company to hire a new president.



He succeeds Julian "Pete" Booker who retired as CEO of Delmarva Broadcasting last week.

Under Booker, Delmarva had expanded from its flagship stations of WDEL-WSTW, Wilmington to a dozen stations in Delaware and Maryland.

Delmarva's 105.9 station in Lewes reported that Boden is a 30-year Washington-Baltimore broadcasting veteran who served as president of WRQX/WMAL in Washington, DC. Those stations are part of Cumulus Media, the second largest radio station group behind iHeart (formerly Clear Channel).



**Boden** 

His LinkIn profile indicated that it recent years he operated a marketing firm and opened a store for Embroidme, a part of a franchise uniform printing and embroidery company. The store is in Bethesda, MD just outside Washington, D.C.

Local speculation had centered on Michael Reath, vice president and general manager at Delmarva taking the helm.

In recent decades, Delmarva has promoted from within. However, Booker actually worked for Delmarva three different times. He did serve as president for more than two decades before retiring.

Reath will continue at the post and handle other corporate responsibilities.

WDEL is owned by the Steinman group of companies, which include daily and weekly newspapers in the Lancaster, PA area, a restaurant and a commercial printing company.

The appointment of a veteran of big-chain radio is expected to raise concerns in media circles as Delmarva has maintained and even grown its news staff under Booker.

Like their newspaper counterparts, radio stations have been trimming their news staffs. Delmarva may have an advantage over other radio companies in keeping news functions in place. Unlike national chains, Delmarva did not take on large debt loads in buying up stations. Those burdens led to expense cuts and layoffs.

### Independent papers have their own websites

Independent Newsmedia, the owner of the Delaware State News has always marched to its own drummer.

That was especially true when it came to the web, with the company opting for a strangely named site known as NewsZap for its news websites in Delmarva, Arizona and Florida.

Now, Independent is going the conventional route with separate websites for its papers, including the flagship Delaware State News. A basic WordPress design was used for the websites. The web addreses should make stories easier to find, while raising the low profile of the company. - Doug Rainey



# business bulletin kudos (business achievements)

# Scott-Hynson honored by City of Wilmington

"If you want something done, ask a busy person." Audrey Scott-Hynson, president and CEO of A. Scott Enterprises, LLC, exemplifies that adage. She was recently honored by the City of Wilmington as a Small Business Champion for her work with small, minority and disabled business owners.



**Scott-Hynson** 

A lifelong entrepreneur and educator, Scott-Hynson serves as an adjunct professor at Delaware State University program manager for the university's Food Business Incubation Center and director of the Center for Business Growth (CBG) at the Delaware Financial Literacy Institute.

In her role with the CBG, she recruits and mentors aspiring micro- and small business owners, working one-on-one with these entrepreneurs over the course of 18 months, helping them to build the business skills and confidence they need to succeed.

"Audrey's experience as an educator, coupled with her business acumen and natural leadership skills has taken the CBG to a new level," says Delaware Financial Literacy Institute Executive Director Ronni Cohen. "She is an asset both to our organization and to the hundreds of individuals she's helped."

In addition to her work with adults, Scott-Hynson finds time to educate and mentor the business leaders of tomorrow through Del State's Delaware Center for Enterprise Development Junior Entrepreneurs in Training program and the Delaware Adolescent Program, Inc.

Founded as The Money School in 1999 by then-State Treasurer Jack Markell, DFLI incorporated in 2001 and opened its office in 2002. Since that time, DFLI has provided more than 7,000 free classes, events and programs statewide.

Best known for its signature program, Programs include the Money School, From Purses to Portfolios and the Center for Business Growth and youth programs.

### Ab+c wins NJ ad awards

The firm of ab+c Creative Intelligence, Wilmington, won five awards at the 47th annual Jersey Awards, hosted by the New Jersey Advertising Club.

Ads for three of ab+c's New Jersey healthcare clients—Rutgers Cancer Institute of New Jersey, Holy Name Medical Center and Cooper University Health Care—were among the winners.

With "Best of" as the highest recognition, the Rutgers Cancer Institute of New Jersey brand campaign won both first place and the overall award for "Best of" in the Newspaper campaign category. Cooper University Health Care won a first-place award in the Consumer Magazine Campaign category for a campaign featuring the MD Anderson Cancer Center at Cooper.

Additionally, newspaper ads for Holy Name Medical Center won first-place and second-place awards.bb

## Delaware's jobless rate up slightly to 4.7 percent

elaware's unemployment rate rose another one-tenth of one percent between May and June to 4.7. The increase came as more people entered the workforce.

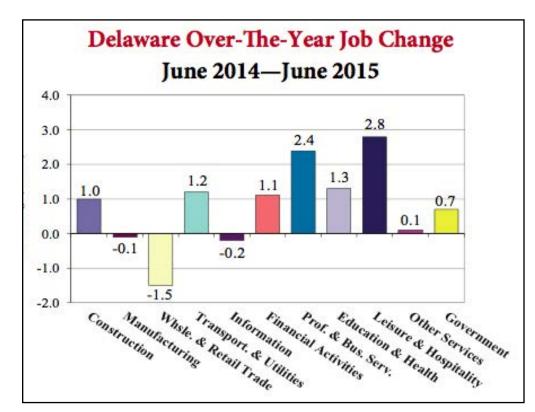
The jobless rate in the state had dropped as low as 4.5 percent on April. The number of unemployed stood at 21,600, compared to 26,500 in June 2014.

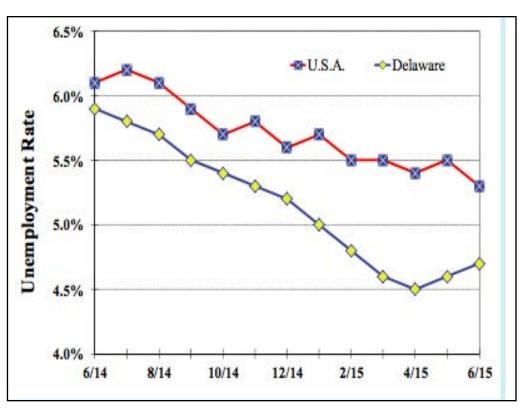
Job growth has averaged about 2 percent in Delaware, slightly below the national rate of 2.1 percent.

Despite the increase for two consecutive months, a report from the Delaware Department of Labor noted that the unemployment rate was still down by a half a percent from a year ago.

Another positive sign, according to the state Labor Department, was an increase in the closely watched workforce participation rate. In Delaware, that figure went from 61.3 percent in December 2014 to 62 percent in June. By contrast the national figure dropped by one-tenth of one percent during that figure.

The gains also came in spite of Delaware having a higher percentage of elderly residents than the nation as a whole. Twenty two percent of Delawareans





are older than 65. This is higher than the national average of 18.5 percent

Anecdotal evidence suggests shortages have cropped up in some categories, with employers having to step up recruitment efforts.

The report noted that 2,600 jobs have been created between January and June 2015 in Delaware.

That figure was revised upward. The number could increase further as more detailed payroll information comes into the department, a release stated.

Job categories showing growth were professional and business services, up 2,4000 jobs; and leisure and hospitality, up 2,800 and education and health, up 1,300 jobs. Construction employment was up by 1,000 over the past year.

Retail and wholesale trade employment was down by 1,500 jobs, perhaps a reflection of purchases being made online. Manufacturing employment was flat.

Government employment was up 200 jobs. State government employment remained unchanged as the Delaware struggles with budget issues.





## Malware a growing threat to point of sale systems

### By Andrew Bagrin

One of the nation's largest cosmetic companies, <u>Sally Beauty</u> <u>Supply</u>, announced a point-of-sale (POS) breach at several of its U.S. stores spanning a six-week period beginning in March.



**Bagrin** 

It has yet to be determined if the POS malware was injected physically or remotely. The company has waved the red flag and confirmed that payment card data was stolen – including customer names, credit and debit card information, expiration dates and verification values.

Shifting gears to the restaurant industry, grocery store chain <u>Eataly</u> reports a malware-related POS breach from January 16 - April 2 that has affected its New York location, one of 27 stores worldwide. While the good news is that only one of the company's stores appears to have been compromised, POS security is still in question at the other locations.

The lesson – POS malware is becoming a go-to method for intruders to gain access into confidential payment card data. According to the 2015 Verizon Data Breach Investigations Report, 70-90 percent of malware is unique to a certain location. Cyber criminals are becoming more and more sophisticated and introducing modifications to keep victims in the dark. That being said, it only makes sense for businesses to ramp up security of all POS systems, as they've become an easy target in recent months. Security experts are urging for more enhanced penetration testing to pinpoint the root of how the malware is getting through.

#### Strands to keep A close eye out for

With new malware strands emerging daily, it's critical to keep up-to-speed and know what to look out for.

A recently identified strain known as Punkey is stealing headlines since its origination in a breach at a U.S. restaurant chain. The malware exploits remote for so entry passwords for POS systems or enters via cashiers blog. using the POS computer to surf compromised sites.

The danger here is that is uses memory-scraping POS malware that can be used to compromise any Windows-based POS network. Experts say it's tough to crack, because it encrypts the compromised data it infiltrates.

MalumPOS is another threat we should keep our eyes out for, as it targets POS devices running on the Oracle MICROS platform, commonly used among the restaurant and hospitality industry.

At this stage of the game, we know cyber criminals are on the prowl and searching for any open entryway to confidential data. While we can't put a stop to these threats, we can educate ourselves and have multi-layer defenses in place to hopefully minimize the number of breaches we've become accustomed to seeing splashed across headlines recently!

Bagrin is the Founder and Chief Executive Officer of My Digital Shield, Wilmington, a cyber security firm for smaller businesses. This column is part of a company blog.



## Bloom previews new generation of fuel cells

Bloom Energy has unveiled an upgrade to its fuel cell system that is said to produce twice as much power in the same size package. The technology was unveiled to the News Journal, (paywall) which received a briefing.

The briefing appeared to be unusual as it did not appear to be involve green technology or business media. <u>Bloom</u>, based in California's Silicon Valley typically is secretive about its technology.

Bloom did not immediately respond to a request for comment on the system, which is being used at the Bloom production site in Newark, the newspaperwebsite reported.

The company told the *News Journal* the higher density will make the "Bloom Box" more usable in urban settings for back-up power and other uses.

The current generation of Bloom cells is said to be about the size of a vehicle parking space.

The fuel cell servers could serve a potentially large market for back-up power sources.

The widespread use of diesel engines for back-up power has its drawbacks when it comes to noise and pollution.

The Newark plant, at last report, employs about

200, below the figure projected in the state's financial package for Bloom Energy.

In coming years "clawback" provisions in the financial package would require Bloom to give some of the money back if employment does not reach specified levels.

Under the financial deal with the state, Delmarva Power customers pay a surcharge for fuel cell power from "farms" of Bloom boxes.

The charge that runs few dollars a month has been controversial among some customers and legislators who approved the financial package. Meanwhile, natural gas prices have plunged, with one critic claiming emissions from Bloom fuel cells have been quietly revised upward.

Solar panel prices have also dropped sharply in price. Bloom boxes, unlike solar, operate continuously, in most cases using natural gas. The cells have been most widely deployed in California and Connecticut, states that have incentives for use of fuel cells.

JPMorgan Chase is believed to be the sold noncommercial utility customer in Delaware for Bloom.

### Texas company purchases W.L. Gore fiber system

A Dallas company has acquired a high-speed fiber-optic network from W.L. Gore and Associates.

<u>PEG Bandwidt</u>h will operate then 48-mile network that ties together Gore's headquarters in Newark with its operations in neighboring Cecil County, MD.

PEG operates a 15,000-mile network in 18 states. Terms of the transaction were not disclosed.

The acquired network spans a geography covering Newark, DE to the north, Elkton, MD to the south and Fair Hill, MD to the west and was built with high-strand counts of fiber totaling nearly 3,500 fiber miles. A total of 22 buildings are tied to the network including several data centers, enterprise buildings and government facilities.

"We look forward to leveraging the Gore fiber network with our existing fiber network to connect nearby businesses with major commercial data centers from Virginia to New York," stated Michael Friloux, CEO of PEG Bandwidth. "We intend to invest in this network to broaden the base of customers throughout this growing area who can use it."

### Tech Forum kicks back at summer event



The threat of bad weather did not stop members and friends of the Technology Forum of Delaware from stopping by the annual picnic event last week at Firestone Roasting House on the Wilmington riverfront.

The outdoor event was moved inside, but later the sun came out and many of the 80 attendees enjoyed some time on the patio

The forum holds monthly networking and tech-focused events for more information, click here. (Click here to view photo gallery)





# Registration deadline nears for seminar on conflict resolution

Registration closes on Friday for a summer seminar on conflict resolution sponsored by Delaware-based Inspiring Women in STEM Forum. Speaker is Robyn Odegaard, CEO of Champion Performance Development.



This forum will teach those in Odegaard

attendance how to understand why this discrepancy occurs and how to overcome it in order to gain influence, freedom, success, and happiness by successfully handling disagreements, a release stated.

The forum will be held on July 30 rom 8:30 a.m. to 11:30 a.m. at the STAR Campus at the University of Delaware, Newark (the former Chrysler site).

For costs and registration information, <u>click here</u>. Each person attending will receive a copy of the book, *The Ultimate Guide to Handling Every Disagreement Every Time*.

Inspiring Women in STEM holds forums throughout the year.



### Health outcomes highlighted at Del Bio event

he audience of 170 attending the Delaware
Bio breakfast event last eek learned more
about efforts by Christiana Care and other
entities to improve health in the region.

Delaware Bio, headquartered in Newark, represents the state's growing biotechnology community.

Presenters included Dr. William Weintraub, John H. Ammon chair of Cardiology and founding director of the Center for Outcomes Research, Value Institute; Dr. Heather Bittner Fagan,, associate vice chair of research, Family & Community Medicine; and Dr. Mary L. Drees, infection prevention officer and hospital epidemiologist for Christiana Care.

A key element in the work on health outcomes is the ACCEL consortium, which includes the University of Delaware, Christiana Care, Nemours and the Medical College of South Carolina

In October 2013, the consortium received \$25 million from the National Institutes for Health for



community-based research. Findings are being used improve health outcomes, with an emphasis on better treating those with lower incomes.

Delaware and South Carolina are known for having high incidences of chronic diseases such as Type 2 Diabetes, as well as high cancer rates.

The research is aimed at moving past the normal model of clinical research that typically focuses on a tiny sliver of the population that might not be representative of the challenges faced in a larger population.

Tools used include the use of "big data" that analyzes vast amounts of information within the patient population as well as community engagement that uses social media, meetings and other means to provide education and information.

The effort also includes determining the needs and issues of sub-groups in the population, one example being cancer survivors.

Drees outlined work by Christiana Care in preventing infections.

One successful effort involved getting employees getting flu vaccinations.

Over the years, the health system had seen a vaccination rate that hovered around the national average of 60 to 70 percent among health care workers.

Drees says Christiana took a comprehensive approach that included making vaccinations as convenient as possible and determining why employees



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rejected vaccinations The percentage of staff members received flu vaccine has now risen to 90 percent, she noted.

Like other health care providers, Christina faces challenges in dealing with infections with catheters, endoscopy equipment and other areas.

In the case of catheters, procedures are in place that empower nurses to take steps to ensure that proper procedures are being followed.

Drees is also an advocate for transparency, although figures can sometimes be viewed as misleading.

She noted that findings on infection rates and other data are now widely available to the public.

In brief remarks, Delaware Economic Development Office Director Bernice Whaley said medical research is an important part of the state's economy. Whaley took over the post on July 1.

Clinical trials alone having \$10 million economic impact in the state, she said.

## St. Francis partners with Jefferson on imaging

Saint Francis Healthcare, Wilmington, is Saint Francis Healthcare

now partnering with Jefferson Outpatient Imaging, an out-patient diagnostic imaging service, to provide PET/CT services to patients in the community, Saint Francis Healthcare's CEO, Brian E. Dietz, announced.

The partnership builds on the hospital's existing relationship with the Jefferson Health System as a member of the Jefferson Kimmel Cancer Center Network.

"We're so pleased to be expanding our involvement with Jefferson, because our patients and community benefit greatly from such collaborations," says Dr. Erev Tubb, chief of the Division of Hematology-Oncology at Saint Francis Healthcare. "As with our other Jefferson initiatives, this alliance is backed by the wealth of expertise that comes from an academic medical center as prestigious as Jefferson."

The service brings educational opportunities for

staff and physicians, as well as access to the newest protocols associated with PET/CT. This service also complements a continuum of care for the new hematology/oncology practice opened by Saint Francis Healthcare on May 1 and led by Tubb.

"Jefferson Outpatient Imaging is proud to be partnering with Saint Francis Healthcare to bring PET/CT to the local community. Our state-of-the-art, high-resolution scanner provides superior image quality and offers the highest image resolution in the industry. As a leader in the field of PET imaging with more than 11 years of experience, Jefferson Outpatient Imaging is committed to providing compassionate, convenient care to all our patients and exceptional service to refer-ring physicians," says Margaret Colarossi, interim administrator, Jefferson Outpatient Imaging.

Starting July 9, Saint Francis Healthcare began offering mobile PET/CT on Thursdays at the hospital. "This is more convenient for our patients who often want to seek medical care locally rather than travel to other communities," says Carla Lafferty, director of Radiology and Imaging. "Scheduling is flexible with same-day, add-on availability for physician and patient convenience."



### Qdoba to join the battle of the burritos in Newark

**battle of the burritos** will be joined by another national player on Newark's Main Street.

National chain <u>Qdoba</u> will open a restaurant in a new building going up on Main. The mixed-use project was the former home of the Delaware Book Exchange.

Qdoba will join locally owned El Diablo, California Tortilla, Chipotle, and the earliest entrant Santa Fe.

The "fast casual" spots feature a walk-up counter with burritos, tacos, bowls and other fare.

Santa Fe, after operating a walk-up counter for a few years, converted that area to part of its original restaurant-bar.

Qdoba has three other locations in Delaware in downtown Wilmington, Dover and north Wilmington.

Qdoba, which has 640 restaurants in all, features



Qdoba will occupy part of this building.

a wider selection of options including quesadillas and smothered burritos. By contrast, Chipotle has 1,600 locations and a smaller menu. Locally owned El Diablo has three locations and California Tortilla has more than 40 in the region.

El Diablo is faring well in the battle, offering a wider selection of ingredients than Chipotle. One example is the popular fish, Mahi, Mahi, which makes its way into tacos. Both Chipotle and El Diablo are busy at lunch, even during July. The entry of Chipotle several years ago was closely watched

in Wilmington as the chain, known for owning its own restaurants, struggled with various issues related to its location. Since opening, lines have been long at various times of the day. For its part, Qdoba had exterior design issues with the city that required revisions.

Another national player, Moe's Southwest Grill, has not entered the Main Street fray. Moe's has locations west of Wilmington, in north Wilmington and in Bear.

The segment of the restaurant industry has been growing fast, aided by healthy profit margins. That has allowed Chipotle to tout its use of ingredients from small farms and ranches that come at a higher cost. The company made headlines after taking pork "carnitas" off its menu because it could not find a supplier that met its standards on swine raising.

### **Duck Donuts opens on Main Street**

Also on Main Street, the popular beach and

### food and drink

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fair treat of made-to-order doughnuts arrived in Newark on Monday with the opening of Duck Donuts. Duck Donuts, opened the restaurant on East Main Street at the former site of the Melt Down-Post House diner site.

Previous occupant Melt Down closed abruptly around the December holidays after failing to capitalize on a menu based on grilled cheese sandwiches, soup and other comfort food. At lunch time on Monday, Duck Donuts was seeing a steady flow of customers.

While restaurants and other businesses come and go on Main Street Newark, vacant space is quickly snapped up and the Melt Down building was not exception. One building to the west of Duck Donuts is slated to have a Dairy Queen/Orange Julius store after serving as sign up center for student rentals.

Duck Donuts has locations in Richmond, VA; Williamsburg, VA, Virginia Beach, VA;



Cary, NC; Duck, NC; Corolla, NC; Kill Devil Hills, NC; and Kitty Hawk, NC. The most recent openings came in Middletown, NJ and Charlottesville, VA.

The name comes from the popular town on North Carolina's Outer Banks. The featured item is doughnuts, along with bagels, breakfast sandwiches and other items.

According to the company website, the concept came about the founders could not find fresh doughnuts during trips to the Outer Banks. Made to order doughnuts have been popularized in this area by the Fractured Prune. Fractured Prune, which was founded in Ocean City, MD. It now has Delaware locations in Rehoboth Beach and Millville and as far west as Phoenix.





### Kids In Distressed Situations

Saturday, August 1, 2015 Race Time: 8:30 a.m.

Registration: 7:30a.m.
Race begins across the street
from James Street Tavern
2 S. James Street, Newport, DE

Entry Fee: \$25 pre-entry; \$30 day of event

For more information on The DE KIDS Fund 5k Run/Walk, or to sign up online, visit: www.races2run.com/events/de-kids-fund-5k or www.DEKIDSfund.org or contact Ryan Kennedy: RKennedy@harveyhanna.com | 302-323-9300

# business bulletin people your weekly electronic business journal

# Click here to view online gallery Nanticoke promotes Swingle to controller

Nanticoke Health Services announced that **Dean Swingle**, CPA, has been promoted to the position of Controller. As Controller, Swingle will oversee Nanticoke's Accounting



**Swingle** 

Department and be responsible for financial reporting, payroll, accounts payable, budgeting and other accounting functions.

Swingle began his career at Nanticoke in 2003 as the Director of Finance. He recently earned the Magis Award at Nanticoke's Annual Employee Awards for his help to the community through volunteer work. He has been an active Nanticoke Rotary member for the past 20 years and serves on the Board of Directors for the Sussex Academy of Arts and Sciences.

He has shared his talents as a finance professional volunteering with various community groups all while coaching both softball and baseball.

Swingle earned his bachelor's in Accounting from Salisbury University in Salisbury, Maryland and is a Delaware Certified Public Accountant (CPA). His professional memberships include the Delaware Society of CPAs, the American Institute of CPAs (AICPA), and the Healthcare Financial Management Association (HFMA).

### Two promotions at TD Bank

TD Bank announced two promotions. **Jessica L. Dubois** was promoted to Assistant Vice President, Store Manager of the location at 34980 Midway Outlet Drive in Rehoboth Beach, DE.

She is responsible for new business development, consumer and business lending, managing personnel and overseeing the day-to-day operations at the store serving customers across the area.

Dubois has six years of retail banking experience.



**DuBois** 



Williams

She joined TD Bank in 2009 as a Teller and later served as a Head Teller before her most recent position as Officer, Assistant Store Manager in Rehoboth Beach.

Dubois is a 2008 graduate of Delaware State University.

**Tanuja M. Williams** was promoted to IT Audit Director, based in Mt. Laurel, N.J.

She will oversee the IT Audit Group and be responsible for planning and executing audits of infrastructure and applications supporting TD Bank's operational and financial processes.

Williams has a total of more than 16 years of consulting experience with five years specific to banking. She joined TD Bank in 2010 and most recently served as Senior Audit Group Manager, Infrastructure and Application Audits.

Williams is a member of the Information Systems Audit and Control Association (ISACA) and the Institute of Internal Auditors (IIA). She is a 1997 graduate of Temple University in Philadelphia.



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### **Becker Morgan adds staff**

Becker Morgan Group announced new hires in various divisions in the Dover and Newark offices. Joining the Engineering staff is **Chris** Duke, a graduate from University of Delaware

with a Bach-

elor of Civil

Engineering

pursuing a

Master of Civil





Duke

**Pennington** 





and currently Ham

**Dodd** 

Engineering from Villanova University;

John Pennington, a graduate from the University of Delaware with a Bachelor of Science in Bio Resources Engineering; and Justin Ham, a graduate from the University of Delaware with a Bachelor of Civil Engineering also joined the firm. Joining the Architectural staff is **Cody Dodd** from Virginia Tech.

### Rocha named EVP at Sallie Mae

Sallie Mae, announced that Charles P. Rocha has been named executive vice president. Rocha continues as the company's chief marketing officer, a position he has held since 2013, overseeing product development, sales, marketing, and communications for Sallie Mae's consumer businesses, includ-



Rocha

ing private education loans, retail banking, and the Upromise by Sallie Mae college savings and rewards program.

Rocha joined Sallie Mae in 2009 as senior vice president, student lending and sales. He helped introduce the company's Smart Option Student Loan, which changed the student loan standard by encouraging monthly payments in school as a means of reducing total finance charges and helping students graduate with less debt. Rocha also led efforts to develop Sallie

Mae's suite of free online college planning tools and enhance Upromise by Sallie Mae's save-for-college offerings.

He has more than 20 years of commercial and consumer lending experience. Prior to Sallie Mae, he was the strategic integration executive responsible for strategic planning and profitability optimization for U.S. credit card, consumer finance, and small business lending at Bank of America. He also held various business development, credit, and collections management roles in consumer lending at MBNA America, and he spent 10 years at NationsBank in leadership positions in retail finance and leasing.

Rocha holds a bachelor's degree in international economics and finance from Georgetown University.

### Landmark names two new principals

The board of directors of Landmark Science & Engineering announced that two new principals have joined the firm: Keith A. Rudy, P.E., LEED AP and Helen V. Apostolico.

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Keith Rudy is a graduate of Carnegie Mellon University where he earned a B.S. in Civil Engineering and a B.S. in Engineering and Public Policy.

He is a licensed professional engineer in Delaware and New Jersey and is certified as a LEED accredited professional. He has 23 years of experience in civil engineering projects, with broad exposure to the fields of environmental, geotechnical, site/civil design, water resources, planning, and construction review.

Rudy has been with Landmark for over five years and serves as Director of Sciences and Water Resources and Vice President of

Operations. He is the current president of the Manufactured Housing Installation Board and is a member of the DAPE Law Enforcement / Ethics Committee.

Helen Apostolico earned a M.S. in Accounting at Widener University and a B.S. in Consumer Eco-



Rudy



**Apostolico** 

nomics at University of Delaware. Apostolico has 21 years of experience working in financial business management. She has worked at Landmark for four years and currently serves as Chief Financial Officer and Treasurer.

### Sr. Julie McCole name Emmanuel Dining Room director

The Ministry of Caring announced that Sr. **Julie McCole**, will be the new program director of Emmanuel Dining Room beginning July 20. She replaces outgoing director Br. Miguel Ramirez.



**McCole** 

A native of Delaware County, PA, Sr. Julie previously worked as director of Dominican Retreat House in McLean, VA, and before that as director of Anna's Place, a community center in Chester, PA. She studied English at Our Lady of Angels College, which is now Neumann University, and earned a masters in religious studies from St. Louis University.

### Karsan named to board of advisors

My Digital Shield announced that **Zak Karsan**, a business development and strategic alliance expert,

has joined its advisory board. With more than 20 years of experience working in the technology industry,





Karsan

from BlueBox Security and Eddie Schwartz from White Ops. Karsan will leverage his background to help promote and accelerate MDS' growth within the IT channel and small business markets.

A technology industry veteran, Karsan brings extensive experience developing and managing strategic alliances, channels and client relationships.

Currently Karsan serves as the director of sales at OneCloud Software and is responsible for the company's channel development, strategic alliances and business development.

Throughout his career, he has held management positions at technology companies.



#### Editor's note: The following business licenses were issued by the State of Delaware

#### Retail

DOVER DOWNS INC **SWAROVSKI** 1131 N DUPONT HWY DOVER, DE 19901-2008

EAST COAST K-9 ACADEMY, LLC CONNECTICUT CANINE SERVICES 788 AMITY RD BETHANY, CT 06524-3082

EVERTON PHILIP W **BUCKET O POO** 8818 WEEPING WILLOW TRL SEAFORD, DE 19973-5864

**EUROSHINE USA INC** 13359 CHAMBORD ST BROOKSVILLE, FL 34613-6813

#### **Professional/Personal Services**

DOWNING MELODIE D LOVE DRIVES 19374 MCKENZIE CT LINCOLN, DE 19960-3065

EXTRITY LLC **EXTRITY SERVICES** 5208 DEANA LN RICHTON PARK, IL 60471-1290

**FAMALLIES** 111 N CLEVELAND AVE WILMINGTON, DE 19805-1714

**EXACT STAFF INC** 

21031 VENTURA BLVD STE 501

WOODLAND HLS, CA 91364-2231

**ENVIRONMENTAL QUALITY MANAGEMENT** 1800 CARILLION BLVD CINCINNATI, OH 45240-2788

EPISCOPO CORRIANNA COR AGEOUS HEALTH & FITNESS 125 CLOVER CIR **DELAWARE CITY, DE 19706-8725** 

**ENCOMPASS ACCOUNTING INC** 2607 BELAIRE DR WILMINGTON, DE 19808-3809

**ENGAGE BENEFITS GROUP** 725 OLD WILMINGTON RD HOCKESSIN, DE 19707-9305

ENGINEERED FOR SUCCESS LLC EFS SKILLS ACADEMY 7 HIDLINS WAY NEWARK, DE 19713-4923

**ENGLE JOHN E** OGMACOR TECHNOLOGIES 195 INTEGRO DR CLAYTON, DE 19938-3506

**ENCRYPTACCESS LLC** 147 COLUMBIA AVE REHOBOTH BCH, DE 19971-1647

ED'S AUTO REPAIR 4601 GOVERNOR PRINTZ BLVD WILMINGTON, DE 19809-3443

DREW'S CUTTING CREW 109 STONEY DR DOVER, DE 19904-9738

EEC DESIGNS LLC

38975 ASTER WAY SELBYVILLE, DE 19975-3753

**EIKONCRAFT LLC** 3422 OLD CAPITOL TRL WILMINGTON, DE 19808-6124 EAST COAST MARINE ELECTRONICS 319A S DIVISION ST FRUITLAND, MD 21826-1921

E-ZVIEW CONSULTING 18 HARROWGATE DR SMYRNA, DE 19977-4541

**DUNAMIS DOMINION LLC** 8806 GREENTOP RD LINCOLN, DE 19960-2906

DYNAMIC THERAPY SERVICES LLC 632 W STFIN HWY SEAFORD, DE 19973-1204

E AND C LOGISTICS, LLC 24758 ROSALYN DR SEAFORD, DE 19973-7338

**DUTTON SARAH L** SCS 5 VIOLET DR LINCOLN, DE 19960-9782

#### **Care Worker**

DRUMMONDS SARAH L SARAH'S CARING HANDS 31914 SCHOONER DR MILLSBORO, DE 19966-4533

**ELISHA WOODS** 20 DUNSINANE DR NEW CASTLE, DE 19720-2323

#### **Commercial Lessor**

DURHAM COMMERCIAL PROP VNT LLC 1128 S CENTRAL AVE LAUREL, DE 19956-1418

#### Contractor

**EXCEL MASONRY INC** 121 FAWN HILLS DR FREDERICKSBRG, VA 22407-1554

EA SECURED SOLUTIONS LLC 5 WINESAP CT NORTH POTOMAC, MD 20878-2339 EDA COMPANY LLC 87 DOROTHY CIRCLE DENTON MANOR OCEAN VIEW, DE 19970

**FNSMINGER KENNETH LUR** LOWER SUSSEX CONSTRUCTION 22313 CONRAIL RD SEAFORD, DE 19973-5730

**ESQUIVEL-JIMENEZ ERIC Y BLACK DIAMOND PAVING** 252 N PATRICE DR NEWARK, DE 19702-4126

#### Restaurant

EAST VILLAGE HOSPITALITY LLC MCSHEA'S BEACH PUB 1705 HIGHWAY ONE REHOBOTH BCH, DE 19971

EAT PRAY LONDON THE BRUNCH N LUNCH 25 W LOOCKERMAN ST DOVER, DE 19904-7350

#### **Transportation Agent**

EASTERN SHORE BC LLC 12114 COLLINS RD BISHOPVILLE, MD 21813-1522

#### **Employment Agent**

**EASTSIDE EMPLOYMENT SERVICES** 839 N PINE ST WILMINGTON, DE 19801-4235 PROFESSIONAL SERVICES-

#### Wholesale

ECS ENTERPRISES INC 1151 BISCAYNE DR CONCORD, NC 28027-8403

ETI LIGHTING LLC SOUNDOFF SIGNAL GSA PO BOX 206 HUDSONVILLE, MI 49426-0206

#### Manufacturer

EDELMAN MICHAELJ JR EDELMAN'S WOOD DESIGNS 70 QUAIL HOLLOW DR DOVER, DE 19904-6530

#### **Collection Agency**

ENCIRCLE COLLECTIONS, INC. 1691 NW 107TH AVE MIAMI, FL 33172-2707

#### Finance or Loan Agency

**EVERCORE PARTNERS SERVICES EAST** 55 E 52ND ST NEW YORK, NY 10055-0002