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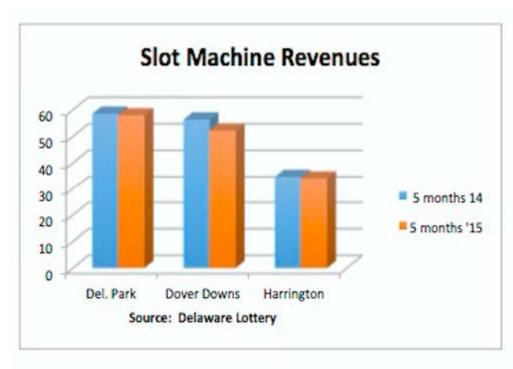
# Kent casinos feel impact of growing competition

lot machine net proceeds information from the Delaware Lottery indicate the two Kent County casinos are taking the brunt of the competition in an increasingly saturated gaming market in the region.

During the first five months of the year, slots (formally known as video lottery terminals) posted net proceeds of nearly \$144 million in 2015, compared to nearly \$150 million a year ago during the same period.

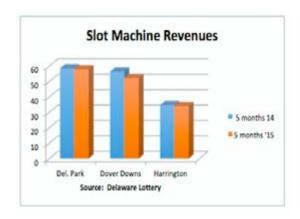
The slot machines are owned by the Delaware Lottery. Net proceeds refers to the difference between the amount of total revenues and the amount won by players.

Kent County's Dover Downs, which operates the state's only "destination casino," with a hotel,



shops and conference center, saw slots proceeds drop about \$4 million from the same period a year earlier to \$52 million.

Delaware Park's slots revenues were flat from a **Continued on next page** 



year ago at nearly \$56 million. Also in Kent, Harrington Raceway's revenues were down about \$600,000 in the six month period to \$34.2 million.

Sussex County has no casinos, although Rickman family, owner of Delaware Park, opened a venue a short drive from some areas of the county at a location near Ocean City,

MD.. The figures from the Delaware Lottery represent only part of the financial picture, since the state's three casinos also have table games and operate horse tracks.

Legislators, facing a budget gap, did not offer any relief to the struggling industry in the past session, after coming up with millions of dollar during the previous two years.

The end of boom times for casinos came in the 2000s, as Pennsylvania aggressively added casinos, followed by Maryland..

In Delaware, the squeeze on casino earnings became more pronounced in 2009 when the state's take on casino winnings went from one of the lowest to one of the highest percentages in the nation.

In the meantime, Maryland has been generous in handing out casino licenses, with a Las Vegas-style MGM Grand casino across the Potomac from Washington, D.C. slated to open next year. This is in addition to two large casinos that have opened in the Baltimore area in recent years.

In Pennsylvania, approval has been given to casino in south Philadelphia near the sports complex, , a short drive from much of north Wilmington. The looming opening could mean that Delaware casinos may not have

"hit bottom" in dealing with a decline in proceeds. The expansion in Maryland has affected the Hollywood Casino in Perryville, the state's first slots venue. Hollywood has reduced the number of slot machines it operates as net proceeds declined. The number of Delaware video lottery terminals has remained steady at about 6,500.



## Number of slot machines remains steady in state

#### From previous page

A commission studying the issue in Delaware came up with recommendations for aiding the industry. However, the panel remained split on the course of action.

Downstate legislators, worried about the loss of jobs, pressed for a more aggressive bailout plan.

Northern Delaware legislators and other industry critics have been less inclined to give casinos a break, with some claiming the venues squandered their riches during the boom times. Unlike neighboring states, Delaware did not seek up-front fees for opening casinos.

Casinos have been successful in efforts to shield their financial information from public view during reviews of their operations.

However, Dover Downs, the only publicly traded company operating a casino in the state, has reported small losses.

The stock price of the company has fallen below \$1 a share, promoting a notice from the New York Stock Exchange. The one-casino company has to submit a plan aimed at getting the stock price above the \$1 minimum.



### **EVERYONE CAN SAVE THIS SUMMER.**

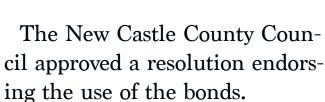
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# Startup company gets OK for bonds to fund stock exchange in Wilmington

A start-up - known as Delaware Board of Trade Holdings Inc. - is on its way to getting \$15 million in county bonds for a first-of-its-kind "crowd- funding" stock exchange operation in Wilmington.

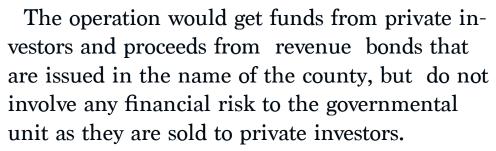




Grimaldi

The start-up operation is part of a trend toward alternative stock exchanges. The exchanges take advantage of new Securities and Exchange Commission rules on funding start-up companies.

According to a county release, members and affiliates of The Delaware Board of Trade include former NYSE CEO Richard Grasso; former UBS Financial Services CEO Joseph Grano; former Philadelphia Stock Exchange CEO John Wallace; former Cincinnati Stock Exchange CEO Richard "Nick" Niehoff; and former US Postal Service Governor and top aide to Vice President Joe Biden, Dennis Toner.



A key figure in the funding request is David Grimaldi, the county's chief administrative officer. Grimaldi said in a telephone interview a successful stock exchange would boost the state's status as a financial services center in the U.S.

Grimaldi said in a telephone interview the county was approached by the principals who also looked at Texas as a possible location for the exchange, but now see Delaware as a good venue.

Grimaldi, a former Morgan Stanley broker, said the exchange would provide a way to raise capital of up to \$50 million for start-ups, without the rules that govern traditionally initial stock offerings. The Jobs Act of 2012 had provisions that allowed the use of exchanges that according to Grimaldi are akin to the trend to "crowd"

Continued on next page



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### Grimaldi: Exchange would boost economy

#### From previous page

funding" of new ventures. "We continue to talks to businesses that do not have access to capital," Grimaldi said, adding that Delaware does not have sufficient venture capital resources for start-ups.

Grimaldi has been an architect of the county's economic development strategy that has included an ambitious plan for a Delaware River port.

Those plans have operated outside the traditional economic development strategy of using the Delaware Economic Development Office.

He also led an effort to refinance debt for the county, shortly after Gordon took office, using UBS as the investment banker.

The approach saved money for taxpayers, but drew fire taking place without approval from the County Council. A legal opinion later indicated the transfer was proper.

County Executive Tom Gordon ordered an economic development strategy for the county, which has suffered from the loss of thousands of manufacturing jobs with the closing of both auto plans in 2008 and 2009.

Gordon has even left open the possibility of the county buying the former GM Boxwood plant.

The strategy has worked outside the traditional channel of the Delaware Economic Development Office. Gordon has also been mentioned as a candidate for governor, although he has not announced his intentions.

### Blaze destoys Selbyville restaurant bar

The Delaware State Fire Marshal's office is investigating a Monday morning fire in Selbyville, Sussex County, that destroyed a restaurant and bar.

The blaze, reported shortly after 5 a.m at Pomeroy's located in the 38000 block of Du Pont Boulevard, just north of the state line. The

Selbyville Fire Company arrived and found smoke pouring from the two-story commercial building. Deputy fire marshals have been at the scene most of the day looking for the fire's origin. The business was closed when the fire was discovered.

Damage was estimated at \$300,000.







### Markell signs bipartisan regulatory reform bills

Gov. Jack Markell signed three regulatory reform bills into law. House Bill 147 requires Executive Branch agencies to review the regulations on their books every four years. Senate Bill 113 and Senate Bill 120 require agencies to consider the impact of new regulations and examine ways to reduce their burdens upon small businesses.

"Together, these three bills will improve transparency, increase accountability, and make life easier for small businesses. Today, as evidenced by the unanimous passage of this legislation, my Administration and members of the General Assembly are speaking with a unified voice in support of these goals," said Markell. "Although regulations are sometimes necessary, we must strive to ensure that they do not place unnecessary burdens upon individuals and businesses."

Markell went on to say the legislation included ideas from legislators from both parties and built on previous work in reducing red tape. "We took a big first step with Executive Order 36 in 2012 and built a great deal of goodwill with Delaware businesses who were pleased that state government was committed to streamlining and cleaning up its regulatory books," said HB 147 sponsor Rep. Bryon Short (D-Brandywine Hundred). "By making that commitment permanent, we are showing our small business community that we understand the challenges they face on a daily basis and that we want to work cooperatively to help them contribute to our economy and our communities."

"I'm proud to be a part of this bipartisan legislation," said Sen. Gerald Hocker (R-Ocean View), owner of five Sussex County businesses. "Since my wife, Emily, and I opened our first grocery story 44 years ago, it's been increasingly difficult for entrepreneurs to start a business in Del-aware and for existing businesses to grow. But these three pieces of legislation will help change that by eliminating some of the unnecessary costs that have become such a tremendous burden for our small businesses."

Both SB 113 and SB 120 become effective for

all new or amended regulations submitted to the Registrar of Regulations on or after January 1, 2016.

### Manufacturer faces fines after OSHA inspection

A Wilmington manufacturer is facing fines after an Occupational Safety and Health Administration inspection found levels of dust that could cause an explosion.

The investigation was conducted at Franklin Fibre-Lamitex Corp., a precision parts manufacturer at 903 East 13<sup>th</sup> Street. The proposed fine, which can be appealed is \$86,800, an OSHA release stated.

OSHA listed one willful, 10 serious and one other-than-serious citation notices, after receiving a complaint.

Franklin Fibre was cited for the accumulation of dust in the work area resulting from the fail-

ure to operate and maintain a properly functioning dust-collection system, OSHA alleged.

In addition, employees working in areas with the potential for a combustible dust fire were not provided with flame-retardant clothing. Inspectors also cited the company for hazardous electrical conditions and improper guards on machinery.

"People hear the word 'dust' and they don't think 'deadly' – but under the right circumstances, a combustible dust explosion can level a building. The machines at this facility generated the kind of dust that can cause a fatal, destructive explosion," said Erin G. Patterson, director of OSHA's Wilmington Area Office. "It's critical that Franklin Fibre remove this hazard before a tragic incident occurs."

### Carper tours Millsboro poultry disposal company

U.S. Senator Tom Carper, D-DE, ranking member on the Senate Committee for Homeland Security and Governmental Affairs, toured Greener Solutions, a Millsboro-based company focused on nutrient management and biosecurity in the poultry industry.

He was joined by Greener Solutions co-founders Terry Baker and Victor Clark, Kasey Taylor, state conservationist from National Resources Conserva-



tion Service (NRCS), and Ed Kee, Delaware's Secretary of Agriculture.

Greener Solutions uses a freezer system rather than composting for routine poultry mortality. Poultry growers in other parts of the country have been using on-farm freezer collection units for routine mortality for more than 20 years.

Thanks to new support from the NRCS and the Delaware Department of Agriculture, the practice will be more widely adopted on the Delmarva Peninsula. NRCS recently announced that freezer collection units are now eligible for cost-share funding in Delaware and Virginia.

The poultry industry is a big part of Delaware's economy. Sussex County raises more chickens than any other county in the United States.



### **Trending**

The following stories in <a href="DelawareBusinessDaily.com">DelawareBusinessDaily.com</a> recorded the most visits in the past week.

- 1. (Update) Acme makes bid to buy five Pathmark, Superfresh stores in Delaware, region
- 2. Manatee spotted in C&D Canal
- 3. Wilmington manufacturer faces fine after OSHA inspection
- 4. <u>Christiana Fashion Center lands</u> marquee retailers
- 5. Business people: July 22-28, 2015
- 6. <u>Dallas company acquires fiber-optic</u> network from Gore
- 7. Wawa favorite destination for gas fillups
- 8. Home sales market in Delaware posts double-digit gain in first half
- 9. Superfresh, Pathmark owner again files for Chapter 11
- 10. Christiana Mall area moves into the fast lane



### development

### Two leases announced at Courthouse Square

CBRE, Inc. has announced new leases for a law firm and title company at Courthouse Square in downtown Wilmington, previously known as the Alico building.

K&L Gates LLP, one of the largest law firms in the world, has signed a lease for the ninth floor. Old Republic Title has leased space on the ground floor. CBRE's John Kaczowka represented Courthouse Square in both transactions. Square footage leased in the transactions was not disclosed.

The leases also indicate the building that is getting a \$10 million makeover is targeting clients that like a location near government offices.

"The renovations undertaken in Courthouse Square are creating an elegant and modern space that has immediately begun attracting major clients," said Kaczowka, senior vice president with CBRE's Wilmington office. "The location proximate to the Courthouse and the U.S. Bankruptcy Court is ideal for a law firm like K&L Gates, and



with the Double Tree Hotel next door this space will continue to attract clients across all fields of business."

AIG and its parent Met Life, Courthouse Square's owner, invested \$10 million in renovations, which are expected to be completed in the fall in an effort to draw tenants to the building that has long housed life insurance operations.

Included in the project are: a new lobby, which includes a two-story glass atrium that will be added to the front of the building; all new elevators and elevator components; HVAC overhaul; exterior façade upgrades; new landscaping and additional outdoor seating; a new conference center on the top floor of the building; and a new fitness center on the ground floor.

In addition to its location near the New Castle County Courthouse and other government offices, the building is also near parking structures, a key





factor for companies operating in downtown.

#### **Emory Hill announces leases** in Lewes buildings

Real estate firms Keller Williams and Legum & Norman have both signed five-year leases for office space in two locations in Lewes through commercial real estate brokerage firm **NAI** Emory Hill.

Keller Williams leased the entire 6,340 square foot office building at 18344 Coastal Highway, while Legum & Norman signed a lease for 3,590 square feet of space in the Vineyards of Nassau Valley on Route 9 just off Rt. 1.

NAI Emory Hill Lewes broker Ann Bailey, CCIM, represented the landlords in both transactions.

Elizabeth Vasilikos represented her own company, Keller Williams, as the tenant broker, and Swearingen Company of Dallas was the national broker for Legum & Norman. Jack Lingo Realtors represented the tenant locally. NAI Emory Hill has an office in Lewes.

#### **CBRE** brokers sale of Grubbs **Landing strip center**

CBRE, Inc. has brokered the sale of Grubbs Landing, a 12,375 square foot shopping strip center located at 2710 Philadelphia Pike, Claymont.

CBRE's George Schmitt represented the seller, LB Properties, LLC.

"These renovations developed by LB Properties gave this property great curb appeal, which facilitated securing an attractive offer," said, Schmitt, first vice president with CBRE's Wayne, PA office.

Grubbs Landing is anchored by Grubbs Pharmacy and also includes Advance America, Alpha Medical Centers, Signature One Hair & Nail Salon, and Delaware Vapor



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.

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Business news now - not later



### **DuPont earnings up slightly; sales down**

uPont reported slightly higher earnings in the second quarter, with the company reporting fatter operating profit margins and a negative impact from a stronger U.S. dollar.



Kullman

The company reported earnings per share of \$1.18 compared to \$1.17 in prior year.

The performance of <u>DuPont</u> will be closely watched by activist investor Nelson Peltz, who narrowly lost a bid to become a member of the board of the company.

Peltz has been quiet since losing that battle, but vowed to remain active in his efforts to push Du-Pont for further restructuring as a way to improve profits.

The company is now based at its Chestnut Run site, just outside Wilmington, with Chemours based at the former DuPont headquarters in downtown.

Performance Chemicals operating earnings were

down 11 cents a share share from the prior year. GAPP (generally accepted accounting principles) earnings per share were \$1.03 versus \$1.15 in prior year. Results were negatively affected by a stronger U.S. dollar. A large chunk of DuPont operations are overseas. Earnings would have risen by 15 percent without the currency difference.

Operating margins improved in five of the six ongoing operating segments which comprise Du-Pont including Performance Materials, Electronics & Communications, Agriculture, Nutrition & Health, and Safety & Protection. Margin improvement was primarily driven by increased productivity, a company release stated. Cost reductions from operational changes also aided earnings.

DuPont expects full-year 2015 operating earnings to be about \$3.10 per share, excluding \$0.80 per share in previously anticipated full year earnings from Performance Chemicals, which was spun off into a company known as Chemours. That was a reduction from previous guidance and reflected softer markets in agriculture, CNBC reported.

Second quarter sales were \$8.6 billion, down 11 percent versus prior year due to negative impacts from currency.

Performance Chemicals segment operating earnings were \$113 million, or \$0.10 per share, a 55 percent reduction versus prior year. In the first quarter 2015, DuPont announced its intention to buy back shares using the approximately \$4 billion of distribution proceeds received from Chemours.

In connection with the completion of the spin off, DuPont's board has authorized the company to purchase and retire \$2 billion of common stock by Dec. 31, 2015 with the remainder to be purchased and retired by Dec. 31, 2016.

"We continued to improve margins across most of our ongoing businesses through our constant focus on productivity, even as we address industry-wide challenges in agriculture and ongoing currency headwinds," said Ellen Kullman, DuPont CEO. "With the separation of our Performance Chemicals segment now complete, the next generation DuPont is leveraging our innovation platform to drive greater growth and value, with a continued emphasis on cost productivity, actively managing our portfolio, and the disciplined return of capital."



#### WSFS earnings down slightly

WSFS Financial Corporation reported lower net income in the second quar-



ter and first half, due to the reclassification of a commercial loan and a one-time tax benefit that boosted earnings in 2014.

Net income in the first quarter was \$12.2 million for the second quarter of 2015 compared to net income of \$12.7 million for the second quarter of 2014 and net income of \$12.9 million for the first quarter of 2015.

Net income for the first six months of 2015 was \$25.1 million compared to \$29.6 million a year earlier Results for 2014 include a one-time tax benefit of \$6.7 million.

Mark A. Turner, CEO, said, "Despite a one-off credit setback, our second quarter results reflect solid fundamental performance. We continue to see increases in net interest income driven by good growth in our loan portfolio. We have also

seen strong growth in our fee income driven by bank-related businesses of Cash Connect, Wealth Management and mortgage banking. Expenses were well managed and broad loan portfolio credit quality statistics showed improvement."

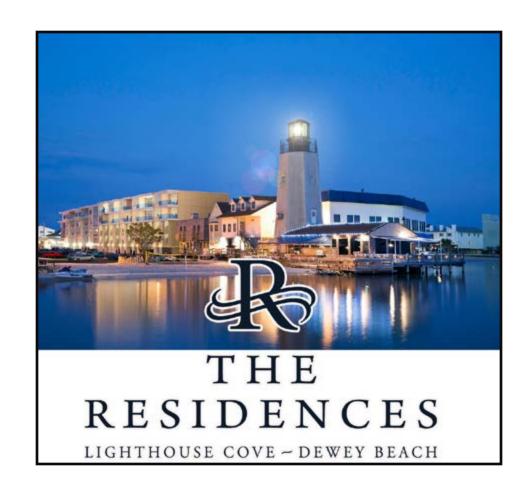
Turner went on to say WSFS' continued focus on innovation, growth and serving our customers was demonstrated in the quarter as we announced several new digital products and services. These services include WSFS Mobile Cash, our cardless ATM access, WSFS Everyday Pay, WSFS Business Mobile Banking and our strategic alliance with ZenBanx to provide mobile, multi-currency deposit accounts, and are responsive to customers and market needs".

Compared to the second quarter of 2014, net loans increased \$315.0 million, or 10 percent, despite a competitive market and the impact of paydowns/payoffs of problem loans over the past year as the economy has improved. This growth was achieved through internal growth and \$176 million in loans from the September 2014 First National Bank of Wyoming acquisition.

WSFS reported that credit quality remained strong during the second quarter of 2015 despite

the impact of one \$9.1 million commercial & Industrial problem loan that was moved to nonaccruing status during the second quarter of 2015.

WSFS will expand into neighboring areas of Pennsylvania with the acquisition of eight-branch Alliance Bancorp. Alliance is based in Delaware County, PA.





#### Sallie Mae earnings increase in quarter

Sallie Mae reported an increase in second quarter when compared to net income from the same period a year ago.

The earnings gain was primarily due to earningsper-share contributions from a

SallieMae

previously announced private education loan sale. Sallie Mae is based near Newark.

The company originated \$384 million in private education loans for the quarter. As of June 30, the private education loan portfolio totaled \$9.2 billion, a 24 percent increase from June 30, 2014.

"This quarter marked Sallie Mae's first, full year as a stand-alone company, and our results reflect the steady cadence of changes implemented and investments made to enhance the customer experience and simplify the process of applying for, managing, and repaying loans," said Raymond Quinlan, CEO. "Confidence in our business model and commitment to customer service are evident in the

double-digit increase in our private education loan portfolio and our successful asset sale."

For the second-quarter 2015, GAAP (generally accepted accounting principles) net income was \$91 million, compared with \$44 million during the same period a year ago.

The increase was primarily attributable to a \$7 million increase in gains on sales of loans, a \$24 million increase in net interest income offset by a \$14 million increase in provisions for loan losses and a \$16 million increase in total expenses.

Loans in forbearance were 5.69 percent of private education loans in repayment and forbearance. The increase in loans in forbearance in the quarter was driven by the company's efforts to respond to FDIC encouragement that lenders provide aid to customers affected by the floods in Texas in the spring of this year. A one-time, two month disaster forbearance was granted to all student loan customers residing in the area of the flooding.

Total expenses were \$91 million in second-quarter 2015 (including \$1 million of reorganization expenses), compared with \$75 million of total expenses in the year-ago quarter (including \$14 million of reorganization expenses). The increase is

primarily due to the higher costs of establishing a stand-alone company and higher loan volume. Sallie Mae has 686 employees in Delaware.

### Artisans' VP profiled in magazine

David Ferguson, vice president, Commercial Lending at the <u>Artisans' Bank</u> Rehoboth Beach Office was recently featured in the July issue of IC-BA's (Independent Community Bankers Association) *Independent* 



**Ferguson** 

Banker magazine. which featured six lenders who represent the best and brightest in the community banking industry

The six community banking lenders were nominated by their peers.

Ferguson has worked with the community bank's lending team to meet its growth plans under a new cross-selling strategy, the article noted.

The article also noted that Ferguson works to pass along the knowledge he has gained over the years in his mentoring efforts with staff and man-



### usiness bulletin kudos (business achievements)

#### State Chamber seeks Gilman small business award nominees

The Delaware State Chamber of Commerce is again seeking entries for its Marvin S. Gilman Superstars in Business Awards program, now in its 17th year.

The Delaware State Chamber of Commerce launched the Gilman Superstars in Business Awards program in 1998 to recognize extraordinary small businesses and nonprofit organizations in the state.

The winning Superstars in Business companies are commended for their first-rate performance in such areas as strategic marketing, customer service, quality control and financial performance. Winners also excel as stewards of the community, giving back and paying forward through leadership and employee involvement.

The application form is now available and can be completed online at ssb.dscc.com. Printed copies are also available by emailing Kelly Wetzel at kwetzel@dscc.com or calling (302) 576-6564. Win-

ners will be judged in four different categories: companies with 1-24 employees, 25-59 employees, 60-150 employees and nonprofit organizations. Awards of ex-



cellence will also be given to deserving companies. In order for a company to be eligible, it must be a member of the Delaware State Chamber of Commerce, be in business for at least three continuous years and have 150 or fewer employees. Previous Superstars in Business winners may re-apply after five years. The deadline for entry is August 20, 2015.

This year's winners will be awarded during a luncheon ceremony on Nov. 10 at the Hotel du Pont's Gold Ballroom. The keynote speaker will be Hal Real. He formed Real Entertainment Group, Inc. in order to "radically change the landscape for contemporary music audiences and artists."

In October 2004, Real formed World Cafe Live, a nationally-acclaimed live music venue, restaurant Continued on next page

and events complex in Philadelphia. In 2011, Hal and his team team opened World Cafe Live at the Queen Theater in Wilmington.

Real is active in other arts, educational and community organizations. He is a member of the board of overseers of the Delaware College of Art and Design, the immediate past chairman of the board of the Greater Philadelphia Cultural Alliance, a member of the Philadelphia Mayor's Cultural Advisory Board, a board member of The People's Light & Theatre Company, a board member of the Light Up the Queen Foundation.

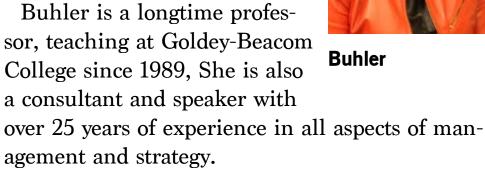
Real has been a guest speaker for various business and civic events, and often serves as a guest lecturer at Drexel, Wharton, Temple and other schools. He is a graduate of Kenyon College and Temple University School of Law.

#### **Buhler named HR person of the year**

Patricia M. Buhler was honored at the Delaware Valley HR Person of the Year Awards with the Lifetime Achievement Award. The award was es-



tablished to recognize individuals who have demonstrated professionalism throughout their career and to serve as a model for other Human Resources professionals.



Buhler has received numerous professional awards and recognition over the years for her excellence in teaching and dedication to the HR field, including the Ron Shane Lifetime Achievement Award from the Delaware Society of Human Resource Management (SHRM) in 2005. She is involved in many professional organizations and participates in many community activities.

#### **Jewish Federation honored**

Jewish Federation of Delaware announced that



it has been honored with a 2015 Top-Rated Award World Report. The publication ranks Christiana by GreatNonprofits, a leading provider of user reviews about nonprofit organizations.

"We are excited to be named a Top-Rated 2015 Nonprofit," says Seth J. Katzen, Chief Executive Officer of the Jewish Federation of Delaware. "This is the fourth consecutive year that Federation has received this accolade reinforcing our commitment to excellence."

The Top-Rated Nonprofit award was based on the large number of positive reviews that Federation received - reviews written by volunteers, donors and clients. People posted their personal experience with the nonprofit. In addition to the GreatNonprofits 2015 Top-Rated Award, Federation is also a Charity Navigator Four-Star Rated Charity and a GuideStar Exchange Gold Level Participant, the other key industry evaluators' top recognition for being a trusted and transparent organization.

#### Christiana Cank ranks high in U.S. News listing

Christiana Care Health System has been ranked one of the nation's best hospitals by U.S. News &

Care No. 1 in Delaware and No. 3 among the 96 hospitals in the entire Philadelphia region.

In its annual Best Hospital edition, the publication ranks Christiana Care's Department of Obstetrics and Gynecology, Christiana Care's Section of Endocrinology and Metabolic Diseases and Christiana Care's Section of Pulmonary and Critical Care Medicine, in the top 50 in those specialties among hospitals nationwide.

Christiana Care is one of 137 hospitals – or three percent - of nearly 5,000 U.S. hospitals that are ranked in at least one specialty for this year's U.S. News' Best Hospital list.

"This honor is a very special recognition that belongs to our employees, physician partners and our patient and family advisers," said Janice E. Nevin, M.D., MPH, Christiana Care president and CEO. "This award is a reflection of our steadfast commitment to advance the Christiana Care Way by helping the people we are privileged to serve achieve optimal health and an exceptional experience through the value-driven care we provide."bb



### not for profit

#### Highmark walks raise \$1.38 million

hanks to participation from more than 13,000 walkers, the 2015 Highmark Walk for a Healthy Community, held in six locations across Pennsylvania and Delaware, helped 207 local non-profit organizations raise a record-breaking \$1.38 million.

Held on June 6, the Wilmington walk raised approximately \$88,000 with 1,200 walkers participating in the event. Highmark is an affiliate of health insurer Blue Cross Blue Shield.

This marks the fourth consecutive year that the walks in Erie, Harrisburg, Johnstown, Pittsburgh and the Lehigh Valley, Pa. and Wilmington have generated more than \$1 million and brings the 13-year fundraising total for the walks to \$9.19 million.

"We are very pleased to see the continued growth and success of the Highmark Walk for a Healthy Community," said Dan Onorato, Highmark Health executive vice president. "This event allows Highmark the opportunity to work with many of



our outstanding local organizations and help contribute to their fundraising efforts. It also encourages physical activity by getting people outdoors and moving for a good cause, improving their overall health and wellness."

Highmark's Walk for a Healthy Community events, held during May and June, provide a yearly opportunity for the community to support participating local nonprofits.

The primary goal of the walks, which includes

both a 5K (3.1 mile) route and a one-mile fun walk option, is to help charitable health and human service organizations raise money for their individual missions. Highmark underwrites all of the costs associated with the walks, so 100 percent of funds raised by community members are donated to the charity they select.

This year's top fundraising nonprofit was able to earn more than \$44,000 for its cause.

"We want to thank all of the walkers and charitable organizations for their enthusiastic efforts on walk day and for the work they do all year long to serve our neighbors in need," said Highmark Health Senior Vice President of Community Affairs Evan Frazier.

Organizations and walkers interested in learning more about the Highmark walks should visit www.walkforahealthycommunity.org.

Nonprofit organizations that want to be a part of the 2016 walk in their region should <u>apply</u> online by July 31.



#### Performance auto aftermarket company, composites maker apply for state finance packages

### (Video) Manufacturers plan to add operations in New Castle area

Click on image at right for video

company involved in a ground-breaking project that used 3D printing to make a replica of a prized sports car, and a Delaware automotive aftermarket equipment manufacturer serving the high performance market are on their way to receiving grants that will bring operations to the New Castle area.

The Delaware Council for Development Finance Monday approved a financial package for <u>Techmer Engineered Solutions</u>, LCC (TES). a subsidiary of Techmer PM, LLC.

A Strategic Fund Performance grant for \$315,879 was recommended for the relocation of 42 new full-time positions and the creation of 12 new full-time positions by December 31, 2018.

The total incentive package approved by the council is not to exceed \$375,879.

TES is planning to create a total of 75 positions, 54 of which are eligible for the incentive.



According to filings, TES, has been growing and the current facilities in Pennsylvania no longer meet the needs of the business.

Senior management decided to consolidate several buildings and looks to expand under one roof.

The Delaware Economic Development Office has been in discussion with TES since September 2014. A site was recently selected at 1600 Johnson Way in New Castle.

All Pennsylvania positions will be moved within the first year of operation. TES make composite materials that can be used in a variety of industries that include the automotive arena. TES opened a production sites in Clinton, TN in 2005 and another in Rancho Domiguez, CA in 2012.

A second grant was approved by the council for Resource International, Inc., an automotive aftermarket equipment manufacturer that operates under the Mishimoto brand.

The recommendations of the council go to the secretary of the Delaware Economic Development Office for final action.

The financial package for Resource International consist of a Strategic Fund Convertible loan for \$119,925 to assist with its \$1,273,000 project costs including equipment, recruitment costs, and relocation to a 28,000 square foot warehouse on Boulden Circle in New Castle.

Resource International will create 24 new qualifying full-time permanent positions in the Delaware as part of the expansion.

### Techmer part of 3D printed sports car project

#### From previous page

Resource International was established in 2005 by owner Michael Sullivan. In October 2012, Resource International employed five people in its corporate office on Denny Road near Wilmington.

Resource International currently has 38 full-time employees with 36 working in Delaware.

The company sells aluminum radiators and other automotive aftermarket equipment under the Mishimoto name for racing and street use.

The company already has an engineering center in the Boulden Circle area that uses 3D printing in developing projects.

The company noted that its products are used by the highway patrol in the heat and humidity of Singapore.

TES came to Pennsylvania with the purchase in 2013. of assets of TP Composites a formulator and engineering plastics manufacturer.

The purchase expanded the company's presence in automotive, aerospace, oil and gas, consumer products, medical, and electronics, according to



In this White House photo, Vice President Joe Biden and president Barack Obama tour the Techmer plant in Tennessee and get a look at the replica Shelby Cobra that was built with the aid of 3D printing.

the company website. Techmer made news when it was part of a project that used 3D printing to make an electric sports car, the first time such a project had been done.

The project that replicated a 1965 Shelby Cobra included Techmer ES, Oak Ridge National Laboratory (ORNL), and several other partners. The process used carbon fiber to make the car.

The Shelby Cobra replica can travel up to 75 MPH. It cost about \$50,000 to make, a price tag that includes materials, battery, drive-train, finish,

and labor, according to a Techmer release. The company noted that President Obama and Vice President Joe Biden got a chance to look at the car during a visit to the company's Tennessee site early this year.

The company sees many of its materials as candidates for 3D printing.

Biden was a long-time U.S. Senator from Delaware prior to becoming vice president.

The son of an auto dealership salesman and manager. Biden is also a car enthusiast who owns a Chevrolet Corvette.

He praised the new generation of Corvette that is being rolled out by GM at its Kentucky plant.

The news on Techmer and Resource is the latest development in an effort by DEDO to bring manufacturing jobs to the state and help fill up vacant industrial space.

Previously, DEDO granted packages for manufactures that are projected to add more than 200 jobs in the state.



### Gas prices continue their slow descent

he price at the pump continued its gradual decline into this week, with the possibility of gas in the \$2 a gallon vicinity emerging later in the year

This week, The AAA and <u>Gas Buddy</u> websites reported prices had fallen below to \$2.50 a gallon along Capitol Trail-Kirkwood Highway east of Newark and in the Dover area.

GasBuddy reported prices fell as low as \$2.42 in the state.

The nationwide price at the pump on Friday was \$2.73 a gallon, a figure that is down to prices seen in 2010 and down seven cents from the 2015 peak price.

The national average is 82 cents per gallon less than a year ago, Wilmington-based AAA Mid-Atlantic reported.

U.S. oil inventories are high and the prospect of increased Iranian crude shipments increased concerns about expanding supplies even as demand is waning, AAA Mid-Atlantic reported.

Another trend driving lower oil prices is the

performance of the U.S. dollar, which hit a nearly four-month high.

This may hurt demand abroad as it makes U.S. oil more expensive for buyers paying in foreign currencies.



Demand was up

for gasoline, the Energy Information Administration (EIA) noted in its weekly report

Crude oil inventories saw a 2.5 million barrel increase to 463.9 million barrels, levels not seen for this time of year in at least 80 years.

"Contrary to rising summer temperatures, prices at the pump have been on the decline (albeit slight) since hitting a seasonal peak in mid-June," said Jana L. Tidwell, manager of Public and Government Affairs for AAA Mid-Atlantic. "This is welcome news for motorists planning summer road

trips in the coming weeks." Following the nuclear deal that was reached last week between Iran and China, France, Russia, the United Kingdom, the United States and Germany, the prospect for Iranian crude oil to return to the global market also remains top of mind for market watchers.

Although the timeline for the possible return of more shipments of oil from Iran remains in question, downward pressure is expected to remain on global oil prices as a result of the news.

Motorists can look forward to gas prices possibly inching closer to the \$2 per gallon mark later this year, barring a global crisis, refinery operations problems or a damaging hurricane in the Gulf

AAA has online tools for motorist that include:

- Fuel Price Finder (<u>AAA.com/fuelfinder</u>) locates the lowest fuel price in your area.
- Fuel Cost Calculator (<u>FuelCostCalculator.AAA.com</u>) helps budget travel expenses.
- **TripTik Mobile** (<u>AAA.com/mobile</u>) plots fuel prices along your travel route

# business bulletin law your weekly electronic business journal

### Richards Layton & Finger announce promotions

Richards, Layton & Finger, Wilmington, announced that it has elected Mark Kurtz and Joshua Novak as directors of the firm and Jennifer Veet Barrett, Kenneth Jackman, and Cory Kandestin as counsel.





Novak

**Kurtz** 

Kurtz focuses his practice on commercial transactions involving mergers and acquisitions, financings, and cross-border transactions. He has substantial experi-ence with the sale and acquisition of businesses (including bankruptcy 363 sales and MLP drop-down transactions), the

formation and use of Delaware business entities, and advising on UCC transactions.

Kurtz received a B.A. from Col-gate University, an M.B.A. from Washington University Olin School of Business, and a J.D. from Washington University in St. Louis School of Law, where he was an associate editor of the Washington University Global Studies Law Review.

Novak provides advice on a wide range of transactions involving Delaware partnerships and limited liability companies, including mergers and acquisitions, hedge fund and private equity fund transactions,

private equity fund transactions, and structured finance transactions.

He also advises on fiduciary duties, contract interpretation, IPOs of master limited partnerships, and other governance and transactional issues. Novak earned a B.A., with



**Barrett** 



**Jackman** 

distinction, from Iowa State University, and a J.D., with distinction, from the University of Iowa College of Law, where he served on the edi-torial board of the Journal of Corporation Law.



Barrett focuses her practice on transactional matters involving Delaware corporations, including entity formation, mergers and acquisitions, and corporate governance. She also has experience in corporate litigation in the Delaware S-preme Court and Court of Chancery. Barrett received a B.S., summa cum laude, from King's College, and a J.D., cum laude, from Temple University School of Law, where she was a member of the International and Comparative Law Journal.

Jackman focuses his practice on transactional and advisory matters involving publicly traded limited partnerships and limited liability companies. He provides advice to boards of directors and board committees on a wide variety

of matters, including governance, mergers and acquisitions, IPOs, and sales of assets.

Jackman earned a B.S., cum laude, from Washington and Lee University, and a J.D., magna cum laude, from Temple University School of Law.

Kandestin focuses primarily on bankruptcy litigation, handling large fraudu-lent transfer actions, contested plan confirmations, breach of fiduciary duty claims, and solvency/insolvency litigation.

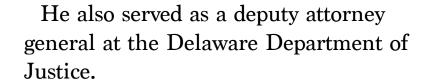
He graduated first in his class in law school, where he served as an associate editor of the Vanderbilt Law Review.

Kandestin received a B.A., with distinction, from McGill University, and a J.D., Founder's Medal for First Honors, Order of the Coif, from Vanderbilt University Law School.

### Former assistant AG Ahern joins Eckert Seamans

The national law firm of Eckert Seamans Cherin & Mellott, LLC welcomed associate Brian Ahern to the firm's Wilmington office. He focuses his practice on mass tort and general litigation.

Prior to joining
private practice, Ahern
served as a judicial law
clerk for Alex J. Smalls
in the Court of Common Pleas for the
State of Delaware.



Ahern received his J.D. from Widener University School of Law and his B.A. from the University of Delaware.

Eckert Seamans Cherin & Mellott LLC has more than 350 attorneys lo-cated in 14 offices throughout the United States.

(We welcome your legal news items Send releases and photos to drainey@delawarebusinessdaily.com. Larger photos are preferred).







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

### Wawa ranks as favorite spot for gas fill ups

awa and Costco are consumers' favorite places to fill up their gas tanks, according to a study by Market Force Information, a Colorado-based customer intelligence solutions company.

Wawa, based in nearby Delaware County, PA, has dozens of stores in Delaware.

Costco's one store in Delaware does not have gas pumps. BJ's Wholesale Club, which has a gas station at its location in New Castle, also ranked high in the report.

Nearly 7,000 consumers were polled for the study, which was designed to uncover where consumers prefer to fuel up and why they prefer one chain to another, as well as trends in mobile app usage, a release stated.

The study revealed that, while the majority of motorists still fuel up at traditional gas stations and convenience stores, grocers and wholesale clubs have gained ground.

During their most recent trip to the pump, 69 percent said they visited a gas station or convenience store, while 31 percent chose a grocery, wholesale club or big-box chain.

Wawa ranked highest with 68 percent, edging out QuikTrip, a large chain in the South and Midwest, which took the top spot in the 2014 study.



QuikTrip was second with a score of 62 percent and Sheetz was third with 59 percent. All of the top three are corporate-owned, regional brands. Speedway and Phillips 66 tied for fourth, with Phillips 66 emerging as the highest-ranking national brand.

"We found that one in seven consumers was dissatisfied with their most recent experience at the pumps," said Cheryl Flink, chief strategy officer for Market Force Information. "With the plethora of options available to drivers, gas stations and convenience stores must both execute flawlessly on the basics like bright, appealing imaging and deliver in experiencerelated areas such as customer service and specialty foods."

In the Customer Loyalty Index, three wholesale clubs led the pack—Costco ranked first, BJ's Wholesale Club was second and Sam's Club was third. Kroger and Walmart rounded out the top five.

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### **DuPont announces senior management changes**

(Click here for photo gallery)

DuPont Co. has named Marc Doyle senior vice president for its Safety & Protection businesses, reporting to Ellen Kullman, chair and CEO.

Matthew L. Trerotola, who was executive vice president with responsibility for Safety & Protection and Electronics & Communications businesses, as well as the company's Asia Pacific region, has resigned from DuPont.



**Doyle** 



**Trerotola** 

Colfax Corporation, a global manufacturer of gas and fluid-handling and fabrication technology products and services, named Trerotola as CEO and a director. He succeeds Steven E. Simms, who will assist in the transition and will continue to serve on the Colfax board. Colfax is based in Annapolis Junction, MD.

James C. Collins Jr., executive vice president for Industrial Biosciences and Performance Materials, also will assume responsibility for Electronics & Communications at DuPont.

Douglas Muzyka, senior vice president and chief science and technology officer, adds responsibility for Asia-Pacific. "Marc is a proven leader with a distinguished record of success at DuPont," said Kullman. "We are confident Marc, Jim and Doug will bring their strong results-orientation, energy and accountability to their new responsibilities."



**Collins** 



Muzyka

Doyle began his career at DuPont in research in 1995. He advanced through successive business development, marketing, strategic planning and regional directorship roles spanning several DuPont materials businesses, eventually leading the DuPont Kevlar and Nomex businesses.

He became president of DuPont Protection Technologies in June 2013. Doyle earned a B.S. in chemical engineering from the University of Virginia and a Ph.D. in chemical engineering from the University of California at Berkeley.

### Rhodes to head consumer side of TD Bank in U.S.

TD Bank, named Wilmington resident

Michael Rhodes Head of Consumer Bank.

Based in Cherry Hill, N.J., Rhodes has U.S.

accountability for Retail Distribution, Retail Sales

& Service Strategy, Retail Product Strategy and

Development, and "omni-channel strategy"

Rhodes joined TD in 2011 to lead the North American Credit Card and Merchant Services business. That unit has a small office in Wilmington.

Under his leadership, the business has grown to become the number one credit card issuer in Canada and one of the leading card issuers in North America. Rhodes was instrumental in TD's successful acquisition of the Aeroplan and Target **Continued on next page** 



U.S. Credit Cards businesses. Prior to joining TD, Rhodes held a variety of roles within the payments and banking sector, including CEO of a portfolio company backed by a top-tier private equity fund and CEO of MBNA Europe Bank Limited. His experience in the financial services industry spans more than 20 years and includes leadership roles in direct channels, operations, specialty commercial, small business, marketing and product. Rhodes has worked in the United States, the United Kingdom, Spain, Ireland and Canada.

"TD's unique customer-centric culture and values set the bank apart," said Rhodes. "I am excited to work with the U.S. team to leverage those strengths, capitalize on opportunities and accelerate growth."

Michael earned his Master of Business Administration from The Wharton School at The University of Pennsylvania. He also holds an engineering degree from Duke University. He resides in Wilmington..

TD Bank is one of the 10 largest banks in the

U.S., providing more than eight million customers with a full range of retail, small business and commercial banking products and services at about 1,300 locations throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida.

In addition, TD Bank and its subsidiaries offer customized private banking and wealth management services through TD Wealth, and vehicle financing and dealer commercial services through TD Auto Finance.

TD Bank is a member of TD Bank Group and a subsidiary of The Toronto-Dominion Bank of Toronto, Canada, a top 10 financial services company in North America.

### **Drane named Deputy Insurance Commissioner**

Delaware State Insurance Commissioner Karen Weldin Stewart named attorney **Hardy Drane** as Deputy Commissioner for the Delaware Department of Insurance.

Drane was a lawyer with a major Wilmington law firm for nearly 30 years, where his practice focused on insurance and environmental law.

Following retirement from private practice, Hardy served as a Deputy Attorney General representing the Department of Insurance through July 2014.

He has served on the boards of directors of a number of local nonprofit organizations including the Community Legal Aid Society, the Cathedral



**Drane** 

Choir School of Delaware, and the Rodney Street Tennis and Tutoring Association. Drane was sworn in and starts work immediately.

#### **Vujanic named EVP at Benchmarks**

Benchworks announced that Brenda Vujanic has been promoted to the position of Executive Vice President.

She will be responsible for managing the corporate marketing and communication strategy, providing strategic guidance for key clients, and serving as an experienced resource for Benchworks' expanding team as the marketing services firm

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#### From previous page

continues to grow. Vujanic has extensive marketing experience and most recently served as a Vice President/Account Director at Benchworks.

In that role, she implemented a variety of marketing initiatives for pharmaceutical clients including Noven and Otsuka.



**V**ujanic

She has also served as an instrumental member of the Benchworks leadership team, providing insights and recommendations for process improvement and corporate growth.

### Marsilii named workforce development director for Cecil College

**Michele Marsilii** was named director of workforce development and customized at Cecil College, North East, MD.

Previously Marsilii, was the development manager for Delaware with the Arthritis Foundation, Mid-Atlantic Region.

She was hired by Cecil to initiate, develop and maintain relationships with businesses and agencies in the Maryland, Delaware and Pennsylvania region through community outreach efforts.



While her primary responsibility is to ensure the functional and fiscal success of open enrollment, workforce development and customized training programs, she is also tasked with managing the Cecil Leadership Institute.

She will do networking in the community and make people aware of all the customized training opportunities and business solutions Cecil has to offer.

When meeting with companies, she will do a needs assessment, find out what challenges they may be facing, and discuss ways to achieve those business solutions. Marsilii earned a Bachelor of Arts degree in communications from the University of Delaware and a Master of Education from Wilmington University.

Following 12 years in the field with MBNA America, Bank of New York, PNC Bank and Citibank, she spent two years apiece as an event coordinator with the American Lung Association and a recreation specialist for the City of Newark.

#### **CEO named for Beebe Medical Group**

The Beebe Medical Group Board of Directors announces the appointment of **George V. Jirak**, MD, MBA, as President/CEO of Beebe Medical Group, the employed physician medical group under Beebe Healthcare, currently comprised of 18

medical specialty offices in 25 locations throughout southern Delaware, with more than 101 medical providers and 151 support staff. Prior to joining Beebe Medical Group, Jirak served as Vice President of Augusta Health in Fishersville, VA, as well as the President of Augusta Medical Group.



**Jirak** 

While in Virginia, he led the expansion of Pri-



mary Care Services, developed a Spine Center, established a Medical Director Advisory Council, along with the implementation of several programs and initiatives to improve accountability, efficiency, and quality of care.

For more than a decade, he was with the Ohio Valley Medical Center in Wheeling, WV, where he led the expansion of Gynecology and Uro-Gynecology Services, serving as Vice Chair of OB/GYN, as well as participating in resident education.

Additional roles of leadership held by Jirak included: Medical Director of the Employed Physician Practice Division of Ohio Valley Medical Center/East Ohio Regional Hospital; Chairman of the Wheeling Area Continuing Medical Education Consortium; and President of the Wheeling OB/GYN Society.

Jirak earned his undergraduate and medical degree at the University of Wisconsin, Madison. He completed both a residency in obstetrics and gynecology and a flexible internship at Brooke Army

Medical Center in San Antonio, Texas, earning his Physician Executive MBA at the University of Tennessee.

### Jordan named executive director of Delaware Symphony

The Board of Directors of the Delaware Symphony Orchestra (DSO) announced that it has appointed **Alan Jordan** to serve

as its next Executive Director, beginning in September 2015.

Jordan's most recent position was as Executive Director of the Vermont Symphony Orchestra, where he served for more than 16 years.

He served in similar capaci- **Jordan** ties at the New Hampshire Symphony Orchestra (1992-1999) and the Brevard (FL) Symphony Orchestra (1987-1992).

Jordan's appointment comes after an extensive nationwide search led by Symphony Orchestra consultant David Hyslop of Minneapolis.

Jordan graduated from the New England Con-

servatory of Music with a Bachelor's degree in Music as a Vocal Performance major in 1983.

During his years as a student and following graduation, he served as Assistant Stage Manager and later Stage Manager for the Tanglewood Music Center and as House Manager of Jordan Hall and Instrument Librarian at the New England Conservatory.

From 2001 to 2003, Jordan served on the Board of Directors of the League of American Orchestras, the national leadership service organization of American Orchestras.

He currently serves on the league's Communications Advisory Group and on the New Music For America Steering Committee.

Previously, he has served on the League's Public Value, Collaborative Data Project, and BMI Negotiations task forces and the Ford Made in America I and II steering committees and on the Henry Fogel Consortium Commission steering committee.

(Send your personnel news items to <u>drainey@</u> <u>delawarebusinessdaily.com</u>)





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

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