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Third Year, 30th Issue



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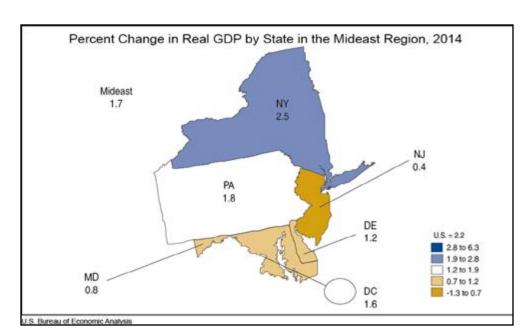
# Report casts doubt on rosy outlook for state economy

he debate over the health of the Delaware economy continues with Republican legislators taking note of a U.S. Department of Commerce report showing the state lagging behind the nation.

According to a report released in June by the US Department of Commerce Bureau of Economic Analysis, Delaware's economy grew 1.2 percent in 2014 while the national economy grew at 2.2 percent. That tepid rate placed the state 30th among the 50.

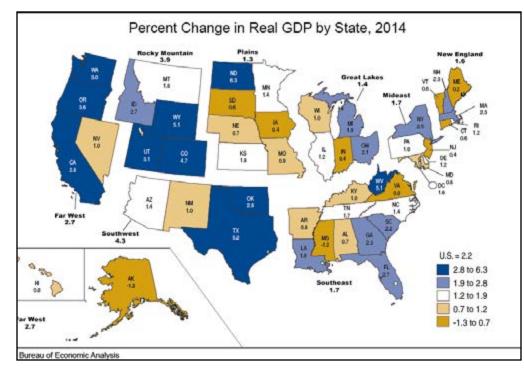
The Commerce Department did caution that figures are subject to change.

Growth measured by GDP by state - the value of goods and services produced in the state - is one of the most important measurements, state



Senate Republican Whip Greg Lavelle, R-north Wilmington said in a weekly newsletter. "This trend of slower than national and regional growth has been consistent for a number of years now," he said. "As evidenced by this year's budget process, the 'demand' for tax revenues is strong and continues to

grow. The best way to meet this demand is with a strong and growing economy. Delaware needs to do more so that we can lead the nation and region in economic growth and not consistently lag behind."



The 2014 figures showed GDP growth was also sluggish in the adjacent states of Pennsylvania, Maryland and New Jersey.

Republicans said the report, which also updates past estimates of GDP by state, shows Delaware's growth has been lagging for at least

the last four years. In 2011, the state's economy grew by 1.2 percent, and the country grew by 1.4 percent.

In 2012, the state's economy shrank by 3 percent, and the country grew 2.1 percent. In 2013, the state grew by 0.7 percent, with the national rate at around 2 percent.

Other reports have indicated the state is seeing economic growth at or above the national average.

In February, the Federal Reserve Bank of Philadelphia released a report indicating that the Delaware economy ranked in the top three in terms of future economic growth and other reports. The employment reports are subject to revision, but adjustments have often been on the up side.

The state's unemployment rate has dropped well below the national average at 4.7 percent. However, blue collar employment has never recovered from the closing of the state's two auto plants in 2008 and 2009. Of late, the state has seen some success in attracting smaller manufacturers from Europe and neighboring areas.





# Incyte weighs options for headquarters site

ncyte, Inc. is studying expansion plans for its headquarters site on Augustine Cut-Off, just outside the city of Wilmington.

The company submitted preliminary plans to New Castle County for an expansion to the headquarters at the former site of the Wanamaker store, a longtime Wilmington landmark. An opening ceremony for the headquarters was held in late 2014.

Michael Booth, vice president of investor relations, said "our plans and business expansion have led to rapid personnel growth, and we have added over 200 full-time positions over the past several years." That has left the headquarters building at capacity.

The jobs are "high-value, high-skill positions that attract applicants locally and from all over the U.S., and around the world," Booth wrote in an email message.

The company, according to Booth, "wants its global HQ to remain in Wilmington."

Booth stressed that a variety of options are being studied, "including the construction of a new building at 1801 Augustine Cut-Off. Click here for a look at filings with the county



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# Incyte's Augustine Cut-Off headquarters already full

### From previous page

by Incyte and its engineering firm Duffield Associates, Pike Creek.

Booth went on to say that "the current thinking involves adding space for approximately 400 additional Incyte associates. The plans submitted the county include a parking structure with "green roof" plant cover.

The company employs more than 550 in Delaware.

Incyte was founded in California and later moved to Delaware, using laboratories at the DuPont Experimental Station.

Former Incyte CEO Paul Friedman, who remains on the Incyte board of directors, was instrumental in moving the operation here.

Friedman is a former executive with Du-Pont's pharmaceutical operations, which have since been sold.

Current CEO is Hervé Hoppenot, formerpresident of Novartis Oncology, an \$11 billion business. Incyte developed the blockbuster drug Jakafi, which is used to treat blood cancers and related disorders.

The company is now researching other uses for its discoveries and is partnering with other pharmaceutical companies, aided by what investors see as bright prospects for future growth.

The publicly traded company's stock is valued at \$18 billion, compared to about \$50 billion for far larger DuPont Co.

Click here for other DelawareBusinessDaily. con stories on Incyte.

The expansion has partly offset job losses at AstraZeneca, which has restructured its presence in Delaware.

A portion of AZ's sprawling corporate campus near Wilmington was sold to JPMorgan Chase, which plans to have a global technology hub and other operations at the site.



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# Small Business Administration reports record loan volume in '15

mall Business Administration loan volume for 2015 in Delaware has shattered the previous record, with nearly three months to go a fiscal year that ends on Sept. 30.

The SBA Delaware District Office reported the total number of loans rose to 180 with total volume of nearly \$102 million. That's up sharply from the 119 loans valued at \$35.6 million at the same period a year ago.

By contrast, loan volume totaled about \$54 million in the record-breaking year of 2012.

John Fleming, who heads the Delaware District Office for the SBA, said agribusiness showed rapid growth in loan volume.

According to Fleming, the SBA now offers loans for chicken houses with attractive terms. In addition, a lender with specialized expertise in the poultry industry has set up shop in the state.

Loan volume can add up quickly, with chicken houses costing \$1 million, Fleming noted.

Fleming reported that lenders in the state are

active in the SBA loan market. M&T makes SBA loans a top priority in each of the markets it serves, Fleming noted.

Also active in the market are TD Bank and WSFS, with Wells Fargo also stepping up activity.

The SBA lending figures also included six hotel properties as well as a variety of other businesses and even a few liquor stores.

Technology also plays a role, with lenders able to serve Delaware and other markets. One loan came from a bank in Minnesota.

SBA loans are made by private private financial firms, with a portion of the loan guaranteed by the SBA.

The loans are often made to borrowers who might would not meet conventional lending standards. SBA loans have financed early stage companies that have gone on to big things, including Apple, Costco and electric car maker Tesla.



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### Christiana adds new stores as others relocate

the renovation of several existing stores, and the addition of 11 new retailers that will open their doors before the end of the year.

Retailers to be remodeled and expanded include Kay Jewelers, Michael Kors, Pandora and Spencer's Gifts, while AT&T, Build-A-Bear, and Dairy Queen will move to new locations within the mall.

New tenants include The Art of Shaving, Chipotle, Deja Vu/BioXage, Eddie Bauer, Fabletics, Garage, Kiehl's, and Villa, Join the Movement.

T-Mobile also opened a remodeled store at the mall, one reader noted. (See comment below) and Bath & Body Works opened a store known as White Barn with scented candles and plug-in air fresheners.

The mall is one of the nation's best performers in terms of sales per square foot, thanks in part to a location on Interstate 95 and the lack of a sales tax in Delaware.

The mall is at full occupancy, but has some churn, due to retail bankruptcies and stores that



do not meet the mall's sales targets. A large space in the mall opened up with the closing of casual restaurant chain Ruby Tuesday's, a long-time tenant.

Details are as follows:

Deja Vu/BioXAge, a high-end, specialty cosmetics store, will open a 1,469-square-foot location between Target and JCPenney in late 2015. Deja Vu offers skin care, beauty, and spa products enriched with minerals directly from the Dead Sea.

Eddie Bauer will open a new 3,800-square-foot store this fall in the Nordstrom wing. Eddie Bauer offers outerwear, clothing, footwear, gear and accessories for men, women, and children. Eddie Beau will occupy a former Coldwater Creek location that had been used by short-term tenants.

Fabletics, Kate Hudson's activewear line, will open a 2,200-square-foot location this fall in the Nordstrom wing. Fabletics provides activewear for men and women.

The Art of Shaving will open a 585-squarefoot store in August, located between Target and Macy's. The Art of Shaving offers quality-shaving products for men.



### New tenants arrive as reshuffling continues at Christiana Mall

### From previous page

Chipotle opened new 645-square-foot location on July 6 in the food court. Chipotle is a "fresh-Mex" concept specializing in burritos, bowls and tacos. The location replaced a Taco Bell. Chipotle is able to command higher prices for its offerings, which feature beef and chicken from non-factory farms. The company has other Delaware locations in Newark, Dover and Rehoboth Beach.

Garage opened a 3,800-square-foot store in June located soutside of the food court. Garage is a clothing store for teenage girls containing trendy apparel, swimwear and accessories.

Established in 1851 as a single pharmacy in New York, Kiehl's will open a new 925-square-foot location between Target and Macy's in August. Kiehl's is an American cosmetics brand that specializes in making premium skin, hair, and body care products for men and women.

Villa, Join the Movement will open a new, 3,842-square-foot store between Target and Macy's in the fall. Villa is a clothing retailer that fuses the best of fashion and music into what it calls a high-energy shopping experience.

Join the Movement is Villa's initiative to revitalize the urban community around us through community service, educational initiatives, antiviolence programs and economic investment.

The company, based in southeast Pennsylvania, opened a store earlier this year in nearby Governor's Square, Bear, joining others in Wilmington, Kirkwood Highway and Dover.

Kay Jewelers opened their newly renovated and remodeled 1,784-square-foot store in July. Kay Jewelers offers a wide selection of engagement rings, wedding rings, necklaces, bracelets, diamonds, gemstones, metals and watches.

The newly expanded Michael Kors will reopen a 2,255-square-foot store in late 2015. Michael Kors is a designer brand store containing classic clothing, handbags, shoes, accessories, and more.

Pandora is currently remodeling their existing location and will reopen the 1,050-square-foot store in August. Pandora features a variety of necklaces, rings, customizable charm bracelets, and more.

Mall-based retail chain, Spencer's Gifts is remodeling and will reopen the 2,138-square-foot

store located between JCPenney and Target in this fall. Spencer's offers novelty items, apparel and a selection of adult products. AT&T will open a new 4,500-square-foot location between Target and JCPenney in late 2015 at the former Ruby Tuesday's. AT&T provides cell phones, data plans and tablets, as well as accessories and device technical assistance.

Dairy Queen/Orange Julius will open a new 579-square-foot location in the Target court this fall.

Build-A-Bear Workshop will open in August between Target and JCPenney. This 2,345-squarefoot store allows kids of all ages to choose their new stuffed animal to personalize by adding unique swounds and dressing them in the latest fashions and accessories.

"These retailers all offer something different and new for our shoppers, making them a great addition to Christiana Mall," said Steve Chambliss, senior general manager, Christiana Mall. "The newly renovated stores and the demand for new retailers indicates our success in bringing exciting new retailers to our customers."



# Mortgage fund budget tactic questioned by DCRAC chief

(Click here to read letter to Attorney General)

A group that monitors the financial services industry in Delaware is asking the U.S. Attorney General to determine if the state misused settlement funds from a Bank of America settlement over mortgage practices to plug a hole in the state budget.



Rangan

The request was made by the Delaware Community Reinvestment Action Council, Inc. The group claims the General Assembly is sitting on \$30 million of these funds with an eye to close a budget gap in the next fiscal year.

Late last month, DCRAC sent a letter to U.S. Attorney General Loretta Lynch asking for oversight of the distribution of settlement funds.

States across the U.S. are using these funds to close the budget gaps when they should be investing in homeownership and foreclosure prevention to preserve property tax revenues for future fiscal years, Rashmi Rangan, executive director of DC-

RAC stated in a release. DelawareBusinessDaily. com **broke the story** on concerns over use of the funds from the settlement as a budget patching tool, as well as a court decision in California that claimed a similar budget-plugging action in that state was illegal. Use of the funds was made during the waning hours of the legislative session in late June.

Two legislative leaders did not respond to a request for comment for comment at the time. State officials have downplayed legal issues related to the maneuver.'

DCRAC says the state is still in a foreclosure crisis. Nationwide, one in every 421 residential housing units were in foreclosure in the first quarter of 2015, DCRAC reported.

In Delaware, the figure was 1 in 300. From January-March 2015, foreclosure actions were filed against 669 Delawareans. Nearly 3,000 more Delawareans are likely to be foreclosed upon this year. Delaware continues to make the top 10 states for foreclosure filings, DECRAC stated.

### Continued on next page

### **Trending**

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

- 1. <u>Delaware Tech to offer free two-year</u> accounting technician program
- 2. <u>Christiana Mall adding 11 new stores by</u> end of year
- 3. <u>Christiana Fashion Center lands marquee</u> retailers
- 4. <u>Smyrna Police make arrests after uncovering national home rental scam</u>
- 5. (Update) Acme makes bid to buy five Pathmark, Superfresh stores in Delaware, region
- 6. <u>Stockbridge</u>, <u>Buccini named to Business</u> Leaders Hall of Fame
- 7. Business people: July 29-Aug. 3, 2015
- 8. <u>Heat wave leads to Delmarva declaring</u>
  <u>Peak Savings Day</u>
- 9. <u>Verizon says union claims on FiOS</u> <u>broadband service 'baloney</u>

### Camden-Wyoming stores join Tubman Byway

ate last week, the U.S. Small Business
Administration officials, State of Delaware
representatives; and local leaders announced
the first Kent County, Del., businesses were
joining the 'Tubman Byway Initiative."

An event debuted the 'Byway Buck' voucher, redeemable for discounts and other offers at Byway-affiliated businesses, and unveiled road signs marking Delaware's stretch of the historic 'Har-

riet Tubman Underground Railroad in the state that helped lead slaves to freedom.

The 'Tubman Byway Initiative' is a pilot program joining adjacent small businesses together to offer and jointly promote incentives to travelers to visit the byway, patronize its small businesses, and get to know the First State.

The event was held at the Delaware Bay Trad-

# The state of the s

John Banks. (SBA photo)

### Rangan rips diversion of mortgage settlement fund

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"The undercurrent implicit in the state redirecting settlement funds paid in reference to statutory violations to satisfy unrelated budget needs should make future litigants leery of monetary negotiations with the state when they have no assurance that compensation and damages will not be redirected by the State for other purposes." Said James Angus, a DCRAC pro bono volunteer attorney. "It carries the patina of tribute to the state rather than compensation for violations of law."

DECRAC claims the settlement language is very clear and unambiguous. It states, "The payment to the State of Delaware shall be used, to the maximum extent possible, for purposes of providing restitution and remediating harms to the State and its communities allegedly resulting from the unlawful conduct of [Bank of Americal, including efforts to address the mortgage and foreclosure crisis, financial fraud and deception, and housing related issues."

The state was presented with numerous options for the appropriate use of these funds. The state chose to ignore all such recommendations. "When the state goes rogue who holds them accountable?" stated Rangan. DECRAC went on to offer two examples of homeowners who worked with the group and could have used proceeds from the settlement.

ing Company, a gift shop located directly on the 'Tubman Byway's' path through Camden and housed in the National Historic Register's 'Edward Cole House, which dates from 1780.

Businesses participating in the Initiative: Delaware Bay Trading Company and General Lockwood's Coffee House; Knight's Fine Jewelry; and Yarn & & Bone Pet Supply Company.

The following Camden and Wyoming businesses are part of the initiative: The Corner Apothecary, Delaware Bay Trading Co., General Lockwood's Coffee House, Simply Charming, Tre Sorrelle Dolce, Delaware Guitar School, Yarn and Bone Pet Supply Company, Halls Family Restaurant, Witt Brothers Market, Knight's Fine Jewelry

### Tubman Byway aims to boost economy

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"The Tubman Byway' Initiative looks at introducing revenue drivers for Byway affiliated businesses like: the 'Byway Buck' voucher, redeemable for discounts and other offers at Byway-affiliated businesses special events hosted by Byway-affiliated businesses; tourist discovery areas within businesses; signage and byway improvements; and grant opportunities to entice tourists to visit byways and patronize their businesses," said Delaware DOT Byways Coordinator, Ann Gravatt. "This pilot program aims to demonstrate increased patronage in Byway-affiliated businesses to promote year-round, statewide tourism in Delaware and instill new a sense of neighborhood pride in our byway communities, all while helping First State businesses succeed. This pilot program is truly a 'win-win' scenario. If it is successful, it is slated to expand to all six Delaware state-designated byways."

"We all have a stake in homegrown Delaware business' success," said John Banks, SBA Delaware deputy district director. "Small businesses like the ones along the 'Tubman Byway' in Camden tie communities together. They are what make 'home' 'home.' "We are proud to support their success by supporting programs like this pilot partnership program for small businesses lining Delaware's byways and by providing entre-

preneurs with financing, technical assistance and federal government contracting support."

The 'Tubman Byway' traverses Maryland from the eastern shore region northward, entering the First State from Maryland at Kent County's Sandtown, continuing north through Kent and New Castle counties, and exiting along Route 52.

Camden and Wyoming, Del. comprise the first condensed, commercial stretch along the 'Harriet Tubman Underground Railroad Byway' after it crosses the border from Maryland into the First State.

The 'Tubman Byway' Initiative launched Delaware Byway wide in Wilmington, Del.'s Southbridge section, in March 2015.

Businesses joining the 'Tubman Byway' Initiative in Southbridge include: Harvest Christian Retail Stores; Sepia Pre-Paid Dry Cleaning; and Ms. Bonnies Savvor the Flavvor Seefood Restaurant.

To learn more about the 'Tubman Byway Initiative' or to apply to become a 'Tubman Byway' affiliated business, visit: <a href="http://www.tubmanby-waydelaware.org">http://www.tubmanby-waydelaware.org</a>.









### Sketchy mortgage settlement budget move draws attention

We learned last week that
Rashmi Rangan - head of the
Delaware Community Reinvestment Action Council is asking
US Attorney General Loretta
Lynch to take a look at the legality of a decision by the Delaware
General Assembly to balance the
budget with proceeds from a
foreclosure practices settlement



**Doug Rainey** 

The action in the waning hours of the session came as we got a rare view of the ugly "sausage making" side of the legislative process and the less than business-like "all nighter" we see at the end of June.

After cobbling together a last-minute budget deal that gave Republicans a few million dollars in transportation funding concessions and a couple of other pledges on the spending front, legislators were still left with a big budget hole that was plugged with a portion of proceeds from the settle-

ment. It was part of a pattern that has emerged in recent years of tapping into one-time revenues when push comes to shove.

This decision in Dover was a little different than past raids as it came after a California judge ruled that a similar budget balancing move in that state was illegal.

Meanwhile, we had the moral issue of diverting money from those in dire need of assistance after losing their homes to allegedly shady loan practices during the mortgage bubble. The legal and moral worries were aired in social media by at least one legislator who did not vote for the budget.

In taking note of decision and the California ruling in the Bulletin and website, we felt the loneliness of the Maytag repairman when we pointed out the moral and possible legal consequences of the decision. Legislative leaders did not return our email messages, perhaps hoping the is-

sue would go away. Even those worried about the decision were slow to respond.

We learned that Attorney General Matt Denn was not happy because he thought a better use for the money would have been crime-fighting efforts in Wilmington.

Denn went on to hint that Delaware may be on less shaky ground, due to the posssibility of fewer restrictions on the use of the money. We also learned that the Markell administration did not seem to be overly worried.

After the brief stupor we generally see following the all-night session and the mandatory summary, the *News Journal* ran a story on the issue and followed up last week with news of Rangan's letter.

The issue may go away in a legal sense. California, with its large budget surplus, would have little trouble coming up with a financial settle-



### A moral and fiscal issue...

### From previous page

ment. Still, the troubling issues remain. One shaky argument that could be made is that the increase in state spending covers the cost of a larger percentage of the population sliding into poverty after losing income and in some cases their homes.

Rangan pointed out a couple of examples of those counseled by DC-RAC in need of assistance.

It also appears that Delaware may be forced to tap the remainder of the settlement next year. The state faces a much larger revenue gap brought on in part by a structural problem that uses one-time windfalls to balance the budget. It also avoids the thankless task of finding revenue and cutting spending. When cuts are made, they can center on things like general assistance, a program for the most desperate among us.

Meanwhile, trial balloons are floated on lazy summer weekends about reducing tax breaks for seniors, or perhaps tapping property taxes for state use. We then see predictable sense of outage that leads legislators to run for cover.

All of this is of little comfort to those who lost their homes, thanks, in large part, to the Wild West lending environment of a decade ago that led us to a windfall that the General Assembly grabbed in desperation.

### Education spending and the cost of maintaining 19 school districts

By John Stapleford

The state of Delaware, especially the Department of Education, does a terrific job making data on Delaware public education readily available. What are some of the highlights of that data?

Let's start with the most recent data on spending. Currently Delaware public education spends almost \$15,000 per pupil. This includes \$1.3 billion from the state's General Fund, \$71 million from the state's Capital Budget, and over \$600 million of local school district money.



**Stapleford** 

This seems like a good deal of money per each of the more than 133,000 students enrolled. Part of this cost is due to the providing services to more than 19,000 special education students, as well as English language training to over 8,000 pupils.

Then Delaware has 19 separate school districts with 830 administrative Continued on next page

### An explosive shift to charters

#### From previous page

employees. The average district superintendent in Delaware is paid \$153,970 while the average assistant superintendent is paid \$135,722. Meanwhile the salary for the average full-time class room teacher is \$59,290. The enrollment by school district ranges from 2,384 to 18,046 students.

Enrollment and the composition of the public school student body has been changing. Over the most recent five years total public school enrollment in Delaware has risen almost 6 percent. During that time period the proportion of students who are African-American has stayed steady at around one-third while the percentage of students classified as Hispanic has jumped from 12 percent to 15 percent.

The type of schools has been shifting as well. The enrollment in charter schools within the public school system has soared 55 percent over the five years and the charter schools are moving in on accounting for 1 out of every 10 public school pupils. Currently 46 percent of Delaware students enrolled in charter schools are African-American and a bit over 10 percent are Hispanic. Approximately 11 percent of Delaware's K-12 eligible students are enrolled in private schools and 2 percent are home schooled.

The performance of Delaware public school students on the National Assessment of Education Progress (NAEP) tests has remained steady over the past five years. Two-thirds of Delaware 8th grade public school students are functionally illiterate in reading and math and this proportion rises among minorities.

In sum, a quick review of the comprehensive data provided by the Delaware Department of Education shows a system that is spending ample funds per pupil for ordinary test performance results, is administratively heavy at the school district level, and is experiencing an explosive shift to charter schools, especially among African-Americans. (Stapleford is president of the Caesar Rodney Institute).



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



### **Emory Hill contractor for Chestertown project**

Emory Hill & Company of New Castle, DE broke ground Saturday on the new Sultana Education Center at 200 South Cross Street in Chestertown, MD.

Sultana's Education Center is being built as part of an effort to double the capacity of the Sultana Education Foundation program, which connects people to the Chesapeake Bay's history, ecology, and culture, by inspiring them to join in preserving and restoring America's largest estuary. The organization provides seasonal experiential education programs in History and Environmental Science to more than 12,000 students and teachers annually from 15 Maryland counties.

The completed Education Center will allow the foundation to function on a year-round basis as well as expand its existing programs for schools and the public and will be located near the Sultana, an 18th century schooner which also provides education through hands-on sailing experience.



Emory Hill & Company was selected as the general contractor on the project and, together with the Sultana Education Foundation, is striving to obtain a LEED Platinum certification for the new center, the highest level of certification for environmental sustainability awarded by the U.S. Green Building Council.

When complete, Sultana's Education Center will be one of only two LEED Platinum buildings on Maryland's Eastern Shore and one of only a handful of LEED Platinum buildings in a National Register Historic District in the United States.

Joe Fox, Construction Director at Emory Hill

& Company, said he anticipates construction will take approximately eight months and that the facility will open to the public in the summer of 2016.

### Cox arranges lease for poultry lender

Wesley Cox of the real estate firm of Sperry Van Ness- Miller announced that First Financial Bank is entering the Eastern Shore market with a location in Sussex County.

First Financial will be occupying 2,000 square feet of new professional office space at the Stone Creek Business Park in Laurel, DE,

First Financial Ag Lending is one of the nation's leading poultry lenders and now has 13 locations in the United States. The bank is based in El Dorado, AR and has offices in other centers for the poultry industry.

"First Financial has been an absolute pleasure to deal with in helping them secure their first location in the area and it is exciting to see the growth of the agricultural market they serve," said Cox.

insley's Pharmacy, an independent community pharmacy located on Miller Road, Wilmington, has earned B Corporation certification, an incorporation designation for businesses with a community service focus.

"Since opening in 2012, our commitment has been to improve the health of our community by treating each customer with respect and recognizing the unique health care needs of each individual," said Ainsley Gopie, co-owner and head pharmacist at Ainsley's Pharmacy, "Becoming the first retail pharmacy in the country to achieve certified B Corporation status demonstrates the strength of our commitment to the community."

As part of their ongoing support for the community, Ainsley's pharmacy has launched the "Nickels for the Neighborhood" campaign. Beginning Aug. 1, Ainsley's will donate five cents of every customer dollar spent to a local non-profit organization. Each month a different organization will receive the proceeds from "Nickels for the Neighborhood."

The first "Nickels for the Neighborhood" recipient organization will be Urban Promise, a Wilmington based organization working to equip

Pharmacy 1st in nation to receive community service incorporation

children and young adults with the skills necessary for academic achievement, life management, personal growth and servant leadership. During the summer of 2015, they have held six summer camps with 450 student campers and have hired 45 teenagers to help with the camps.

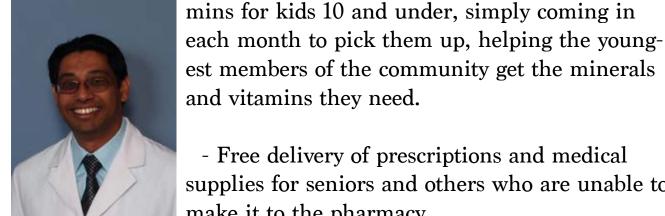




Rachel

Certified B Corporations use the power of business to solve social and environmental problems. Part of Ainsley's Pharmacy B Corporation certification was based upon the several programs the independent pharmacy provides for the community:

- Parents can sign up for a free monthly vita-



**Ainsley** 

supplies for seniors and others who are unable to make it to the pharmacy.

- Free delivery of prescriptions and medical

- Free packaging of medications for those on Continued on next page



### Del Tech offers free two-year accounting program

he Delaware Technical Community
College Stanton Campus will offer a free
two-year Accounting Technician program,
funded by the Department of Labor's Lattice
Training Program, beginning August 25.

In the first year, students will meet weeknights, Monday through Thursday, and Friday mornings, while in the second year they will transition to a business degree program at Delaware Tech with a full or part-time schedule. During the two-year program, students will complete 985 hours of class time, lab training and internships, receiving four national credentials (bookkeeping,



Delaware Tech photo of Stanton Campus building.

Microsoft Excel, QuickBooks and Payroll) as well as potentially earning advanced standing in a degree program. Interested candidates can attend an upcoming information session at the Stanton Campus on Tuesday, August 11 at 1 p.m. and 6 p.m. or on Thursday, August 13 at 6 p.m. For more information, they can also call the Workforce Development and Community Education Office at 302.454.3956

Individuals completing the program will be eligible for entry level accounting jobs such as tax

### Continued on next page

### Pharmacy offers delivery service

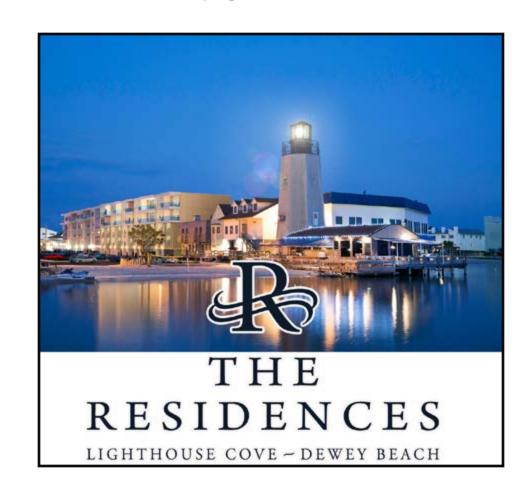
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multiple medications. The daily dose of each medication is labeled and placed in a vacuum seal pack which makes it easier for people to remember to take the appropriate medication daily. In addition, to better serve their customers, Ainsley's Pharmacy recently launched a new website at AinsleysPharmacy.com. On the website, parents can sign up for the free vitamin program, sign up for delivery of their medication or supplies or request a transfer or refill of their medication.

Customers can also access a wide range of health information, including health videos covering a number of common conditions.

"Customers want a pharmacy where they can get accurate health information, but also get served quickly," said Rachel Gopie, "We are continually innovating to serve our customers better.

Through our website, we now also have the capability to communicate with our clients through text, phone or email."



### Cost cutting helps Dover Downs eke out profit

ost cutting that included more than 70 layoffs helped **Dover Downs Gaming and** Entertainment stay in the black and the second quarter and first half of 2015..

Net income in the second quarter w \$631,000 compared to \$164,000 for the second quarter of 2014. For the first half the company eked out a profit of \$279,000, compared to an \$889,000 loss a year earlier.

Revenue for the second quarter of 2015 was \$45,301,000 compared to \$46,206,000 for the second quarter of 2014.

Second quarter gaming revenues were \$38,058,000 compared to \$39,284,000 for the second quarter of last year.

The decline in gaming proceeds is primarily attributable to the saturated market in the mid-Atlantic region and a lower table game hold per-centage in the second quarter of this year, a

release stated. Other operating revenues increased to \$7,243,000 compared to \$6,922,000 for the second quarter of 2014 from higher cash rooms reve-nue and revenue associated with the company taking over certain retail operations in the casino.

The occupancy level in the Dover Downs Hotel were about 85 percent for the second quarter of 2015 compared with 88 percent during the second quarter last year. General and administrative, depreciation and interest expenses were each down slightly compared to the second quarter of 2014.

The company has not ruled out further cuts.

### "Historically, the spring and summer months are stronger months for the company and that held true during our second quarter," said Denis McGlynn CEO. "We benefitted from growth in hotel rooms revenue and a decision to take onsite retail operations in-house. Unfortunately, we also had to engage in another round of expense reductions which included the elimination of 72 jobs so far this year. We're hopeful that the legislature will act on the rec-ommendations of its own appointed study commission when the next ses-sion convenes in January and provide the gaming tax relief that was recom-mended."

### Two-year accounting program...

### From previous page

preparation, bookkeeping, auditing and payroll, as well as supervisory jobs as office managers and front line supervisors.

The program includes the cost of textbooks, adult basic education, work readiness and soft skills training, internships, job search and placement assistance, and mentoring.

Delaware Tech spokesperson Allison Hayes said the program is aimed at unemployed or underemployed people with the goal of training students" in a variety of skills so that they have many options for employment upon graduation."

Delaware Tech - the state's only community college - offers academic, technical, community education, and workforce development comprising more than 100 associate degree, diploma and certificate programs. The college is accredited by the Middle States Commission on Higher Education. Delaware Tech has four campuses across Delaware in Georgetown, Dover, Stanton and Wilmington.

For more information about Delaware Tech, visit www.dtcc.edu.bb



### bulletin kudos (business achievements)

### Stockbridge, Buccini named to Business Leaders Hall of Fame

M&T Bank and Junior Achievement of Delaware announced that Rob Buccini, co-founder and co-owner of The Buccini/Pollin Group, and Gary R. Stockbridge, president of Delmarva Power Region of Pepco Holdings Inc., will be honored as the newest laureates at the of the Delaware Business Leaders Hall of Fame.

They will be joined by Lifetime Achievement honoree, Peter C. Morrow. Morrow's Lifetime Achievement award was announced earlier.

Buccini is the founder of the Buccini/Pollin Group, Wilmington, a real estate investment, development, and management firm, and leads the company's office, residential, retail, parking, sports, and entertainment development activities.

The company now has \$4 billion in holdings. In addition to his duties with The Buccini/Pollin Group, Buccini is a co-founder and co-owner of the Philadelphia Union Major League Soccer team, and serves as chairman of the Wilmington Housing Partnership.

He also is a member of the Board of Directors for the Vice President of the United States Residence Foundation, and is a member of the







**Buccini** 

Board of Trustees for both Delaware State University and Christiana Healthcare Systems.

Stockbridge has more than 25 years of utility experience, much of which has been focused on enhancing customer service for the regional company that has more than two million customers.

During his career, Stockbridge has worked in operations, marketing, government affairs, and customer care in both the regulated and competitive energy fields.

His experience includes development of processes for the introduction of retail choice, billing system performance, and enhancing communica-

tion to customers. He was responsible for the startup of retail energy affiliates for both Conectiv and Peco Energy.

Stockbridge and works with various local organizations. He currently serves as board President for the Kingswood Community Center in Wilmington, and is a former board chair and active classroom volunteer for Junior Achievement of Delaware.

In 2010, Stockbridge was named chairman of the Delaware Workforce Investment Board. The board helps coordinate job training.

Nick Lambrow, president of the Delaware region of M&T said, "Mr. Buccini and Mr. Stockbridge serve as outstanding examples of dedication and leadership to Delaware and its communities. M&T Bank is honored to recognize their long-standing contributions as they continue to make Delaware a better place to live, work, and play."

The laureates will formally be inducted into the Delaware Business Leaders Hall of Fame on Wednesday, October 7, 2015 at Junior Achieve-Continued on next page



ment of Delaware's 26th annual induction ceremony at the University of Delaware's Arsht Hall. Tickets will go on sale around Labor Day.

### **Christiana Care earns designation for excellence in nursing**

<u>Christiana Care</u> Health System earned redesignation as a Magnet organization for nursing excellence from the American Nurses Credentialing Center (ANCC).

Seven percent of the nation's hospitals hold the Magnet designation. Christiana Care was first in Delaware to achieve Magnet status in 2010, and is now first in the state to attain re-designation.

"The achievement of Magnet re-designation is yet another indicator to the neighbors who daily put their trust in Christiana Care that Delaware's leading health system is recognized nationally among the best for clinical excellence and adherence to national standards," said Janice E. Nevin, CEO of Christiana Care. "Our talented, dedicated and highly accomplished nursing team is truly deserving of this designation, which



recognizes the excellent work they do every day as they partner with physicians and staff — and with our patients and their families — to provide respectful, innovative and expert care in The Christiana Care Way."

Research shows clear benefits to communities served by Magnet hospitals, including improved quality and safety of patient care, greater patient and family satisfaction, and the recruitment and retention of top nursing talent, a release stated. Magnet recognition is maintained for four years.

During that period, the ANCC monitors facilities to ensure that high standards of care are sustained.

"Magnet re-designation is a true team accomplishment for Christiana Care and a national recognition of the partnerships among nurses, physicians and the entire health care team on behalf of the neighbors we serve," said Diane Talarek, senior vice president, Patient Care Services, and chief nursing officer. "This honor validates the tremendous professionalism demonstrated daily by Christiana Care's nurses and provides independent evidence that we continue to raise the bar in nursing excellence for our community."

Applicants undergo a rigorous evaluation that includes extensive documentation and a multi-day site visit by Magnet nurse appraisers to review nursing services. Re-designation requires a unanimous vote by the appraisers.







### not for profit

### **CEO** and student makes \$750,000 contribution to Music School

The Music School of Delaware's Wilmington Branch and David C. McBride, board chair, announced that board member, key donor, and long-time adult student of the Music School, William J. Stegeman, made a donation to the school of \$750,000.

Stegeman's donation completes the funding of Phase I (new wing) and allows Music School leaders to plan and move for-ward with the second phase of their Capital Campaign.

In Phase II, funds will be raised for several capital projects, in-cluding the renovation of the concert hall and upgrading the school's roof, heating and ventilation systems.

The support of Stegeman ensures The Music School of Delaware can also plan and prepare to reach their "Goals and Priorities for a Century of Success."

The board initiated a strategic planning process



earlier this spring in preparation for the school's 100th anniversary year in 2025, a release stated

Board Chair McBride commented on the gift's significance: "In addition to finishing Phase I of our capital campaign, Dr. Stegeman's contribution demonstrates an exceptionally strong vote of confidence in the school. From our ability to prosper through the recession, to our excellent mu-sic faculty and programming, and community outreach, The Music School of Delaware is well-poised for continued success."

Stegeman is CEO and senior scientist of Jackson ImmunoResearch Laboratories, Inc., the company that he founded in 1982 with partner Ralph C. Hood, Jr. and two investors. He is a graduate of the University of Maine, University of Massachusetts, Rutgers University, and he was an NIH postdoctoral research fellow at Temple Medical School.

Located in West Grove, PA, the company specializes in the production and conjugation of affinity-purified secondary antibodies and purified immunoglobulins. He has served on the board of the Music School since 2010 and has been a student in violin and viola since 2001.

In speaking of his intent, Bill said: "With this gift, I want to endorse and support the visionary and positive direction the school is taking and express our appreciation for the excellence of its faculty, student accomplishment, and leadership. I hope many others will give what they can, as well."

### **Volunteer of quarter**

SOLitude Lake Management, Georgetown, named Greg Blackham as the Volunteer of the Continued on next page



Quarter for the second quarter of 2015. This year, Greg has already logged 63 volunteering hours towards SOLitude's goal of 1200 volunteer hours for 2015, including 24 personal volunteering hours and 39 hours contributed by family and friends.

In addition to encouraging his wife Alissa, daughters Lilyana and Violette as well as relatives and friends to embrace the spirit of The SOLution, Greg participated in various organized team volunteering events. He helped the Food Bank of Delaware in Milford prepare snacks for after school programs, emergency food boxes for families in crisis, food boxes for seniors, as well as participated in a spring cleaning of the coolers used for the after school program.

Greg and his family have been mainstays at weekend environmental cleanup events throughout the area. They helped the DuPont Nature Center in Delaware prepare for its spring opening, planted cape American beach grass in Delaware Seashore State Park, assisted with the Augustine Creek Wildlife area cleanup, and

paddled the Brandywine Creek to remove trash and debris.

"Greg is a valued member of the SOLitude team and we appreciate his commitment to helping underprivileged families and his hard work to improve the condition of the parks and shorelines in his community," said Tracy Fleming, director of Marketing.

### Girl Scouts receive grants for Northern Resource Center

Girl Scouts of the Chesapeake Bay announced the receipt of grants to be used towards construction of Girl Scouts' new Northern Resource Center in greater Newark.

The new building will serve nearly 10,000 girls and 4,000 adult members throughout the Delmarva Peninsula, furthering Girl Scouts' mission.

The New Century Club of Newark donated \$25,000 and the Delaware Community Foundation's 2015 Capital Grant Pro-gram has provided a \$10,000 grant to the Capital Campaign.



Photo caption: Anne S. Groo, president of the New Century Club, presents a check for \$25,000 to Anne T. Hogan, chief executive officer, Girl Scouts of the Chesapeake Bay, for the Girl Scouts Northern Resource Center Capital Campaign.

The 17,000 square foot building will include a multi-purpose room, retail shop, offices, and exhibit area. The seven-acre lot will feature woods and a stream for outdoor education and citizen scientist activities.

The design/build team includes Bancroft Construction, ABHA Architects, and Landmark Engineering. Completion is slated for December at the site south of Newark, off Old Baltimore



Pike. The slogan for the Northern Resource Center is "a beacon for all girls" and the front façade is designed to look like a beacon.

"Girl Scouts of the Chesapeake Bay is grateful for the support we have received for the Northern Resource Center Capital Campaign from the New Century Club of Newark and the Delaware Community Foundation," said Anne T. Hogan, CEO of Girl Scouts of the Chesapeake Bay. "The Delaware Community Foundation has also supported many Girl Scout community outreach programs. Our thanks go out to both organizations as well as the many other local foundations, corporations and generous individuals who are helping to 'build the beacon'."

The Capital Campaign's goal is \$6.5 million. Girl Scouts have raised \$3.1 million to date. DuPont CEO, Ellen Kullman, Carla Markell, and Katie O'Malley chair the effort. The public is invited to learn about Girl Scouts and the new building, including donation opportunities and commemorative brick purchases, at <a href="https://www.gscb.org/">www.gscb.org/</a> beacon.



**KIDS 5K raises 19K** 

The Delaware KIDS Fund raised \$19,000 and attracted 287 runners at its annual 5K Run/Walk for Kids in Newport on Aug. 1. The race has seen a sharp increase in corporate sponsorships, up from nine in 2010 to 42 in in 2015. Sponsorship dollars increased 306 percent.

Plans are being made to have two such events in Newport and the other in Dewey Beach. The 5K benefits KIDS (Kids In Distressed Situations) Fund, a 501c(3) non-profit organization providing goods and services to children at risk and in distressed situations.

### **Small Business Chamber** seminar to explore funding options for businesses

The Delaware Small Business Chamber (DSBC) will host a seminar highlighting the many sources of funding available to Delaware entrepreneurs, Tuesday Aug. 18 from 10 a.m. to noon at the Ed Oliver Golf Club, 800 DuPont Road, Wilmington.

The event is free to Small Business Chamber members and \$25 for non members.

Panelists include Ken Anderson. Delaware Economic Development Office (DEDO), Letitia Nichols, U.S. Department of Agriculture, Michael Rossi, Small Business Administration, Nino DiRienzo, Franklin Mint Federal Credit Union, and representatives from WSFS.

"There is a perception that there is a scarcity of funds for small businesses, and we want to get the message out there that there is plenty of funding and people to help," said Bob Older, DSBC founder and president. "The panelists we've chosen for this seminar are just a few of the 'goto' experts in Delaware for funding solutions and advice." Click here to register.



### Arrests made in connection with rental scam operating from Smyrna

myrna Police, after a nine-month of Dustin C. Brennan, 21, investigation, have made several arrests in a Smyrna for attempted theft by national home rental scheme. false pretense. During January

In November 2014, a report was made to the Smyrna Police Department from a resident in Florida about a possible rental theft scam involving a Smyrna resident.

It was reported to officers that the victim found an advertisement on trulia.com for a rental house and responded to the online ads and eventually agreed with someone identifying herself as Verna Nowell to send a check. Detectives questioned Nowell who originally denied any knowledge of the scam and claimed her identity was stolen.

In January 2015 Smyrna Police were contacted by another victim who resides in Texas and reported his own home was found online at trulia.com for rent, when in fact it was not. The victim in Texas was able to contact the individual posting the home for rent who requested that \$2,300.00 be sent the owner/landlord, another Smyrna resident.

Once the money was received it was agreed that the rental agreement and keys would be mailed to him. The victim in Texas provided the necessary information to detectives which let to the arrest of Dustin C. Brennan, 21, Smyrna for attempted theft by false pretense. During January 2015 detectives of the Smyrna Police Department received phone calls from police departments as far away as California and Illinois related to the scam.



**Nowell** 

At this time more than 35 victims have been identified from throughout the country and approximately \$150,231.12 has changed hands by all parties during the course of the investigation. The investigation determined that the scam revolved around Nowell, 63, of the 300 block of Peach Circle in Smyrna.

Detectives identified several other suspects who were implicated in this large scale rental theft scheme brought into the scam by Nowell.

Detectives learned that Nowell met people online through dating sites who lived in Lagos, Nigeria. Nowell eventually agreed to receive money from individuals throughout the country and after taking a portion of the proceeds she would then forward the money out of the United States to Nigeria via Western Union and MoneyGram.

It was determined that the money that Nowell and other parties were receiving was part of an elaborate online rental theft scam. Persons outside of the US were locating and copying either legitimate ads for rental properties or copying information from other online sources and then reposting the information from websites. Once a renter contacted the seller they were advised to wire the money to one of the eight individuals.

The money was then collected by the group up and down the state at various Western Union and MoneyGram locations in order to conceal suspicious activity.

On Friday, Nowell was arrested for racketeering, money laundering, theft \$1,500 or greater, conspiracy 2nd degree, and falsely reporting an incident to police. Nowell was arraigned and released after posting \$28,000 secured bail.

Also on Friday, July 31, officers arrested Ronald D. Miles Jr., 21, of Smyrna for money laundering, theft \$1,500 or greater and conspiracy 2nd degree.

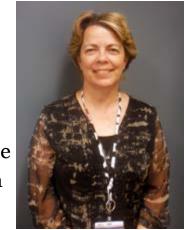
Miles was arraigned and jailed in lieu of \$14,000 secured bail. Other suspects in the case remain at large.

# business bulletin people your weekly electronic business Journal

(Click here for photo gallery)

### **Two join Beebe staff**

Beebe Healthcare announced that Rosemarie "Ro" Pruden Rosmarin, PhD, as the new Director of Laboratory Operations and Rich Matthews, as the new Manager of Pathology. Both started in June.



Rosmarin

Rosmarin received her Bachelor of Science in Chemistry and Biology from Xavier University in Cincinnati, and a Ph.D. in Medical Microbiology and Immunology from the University of South Florida. Her experience includes Medical Laboratory Chief, U.S. Army Medical Service Corp; Director of Quality, American Type Culture Collection (ATCC) and Lead Assessor, ACLASS, Ameri-



**Matthews** 

can National Standards Institute-American Society of Quality (ASQ).

Matthews comes from Montrose Memorial Hospital in Montrose, Colo., where he served as the

Cytology Supervisor for 14 years; he has worked in Pathology for 25 years. Prior to that position, he was the Supervisor of Anatomic Pathology. Matthews received his Bachelor of Arts in Biochemistry and Cell Biology from the University of California, San Diego, and his ASCP BOR in Cytotechnology from the Mary and Will Hippen School of Cytotechnology in San Diego, which has since closed. He received his MBA from the University of Colorado at Denver.

### Moll to chair CPA group

Jonathan D. Moll, CPA, director at Belfint, Lyons & Shuman, P.A. (BLS), was named 2015-2016 Chair of the Delaware Society of Certified Public Accountants (DSCPA) by the nominating committee and society members at the DSCPA Annual Meeting.



Jr.

Moll

The DSCPA is comprised of more than 850 certified public accountants and accounting professionals in public practice, industry, government and education. DSCPA is a legislative and regulatory advocate for the profession and its members. DSC-

PA provides multiple resources including quality educational programs, discounts on CPE, and networking opportunities through the membership directory. Moll's top priorities are the initiatives regarding education, advocacy, and support of the DSCPA CPE Program.

### Aetna chief to head emergency agency

Lewis D. Schiliro, Delaware's Secretary of Safety and Homeland Security, announced the retirement of Delaware Emergency Management Agency (DEMA) Director Jamie Turner and the appointment of his successor, Aetna Hose Hook and Ladder Fire Chief **Abel J. Schall** 



Schall

"Jamie Turner has dedicated much of his life to the service of our citizens. His impact on our public safety community extends beyond his years as DEMA director. He has touched hundreds of firefighters as an instructor at the Delaware Fire



School and as DVFA Executive Secretary. He has served his community of Clayton as a member of the fire department since 1966. The citizens of our great State are forever grateful for his commitment to public safety," said Governor Jack Markell.

Schall began his public safety service more than 20 years ago as a volunteer with the Kane County Office of Emergency Management in Illinois. He continued his public safety service when he relocated to Delaware and joined the Aetna Hose Hook and Ladder Company in 1999. He is currently Chief of Aetna Hose Hook and Ladder and has served at the post since 2013.

As chief, Schall currently oversees and manages 10 full-time firefighters and emergency medical technicians, 30 part-time firefighters and EMTs and more than 80 active volunteers. He has held many other leadership positions at Aetna Hose including Captain, Assistant Chief, Deputy Chief and Safety Officer.

He has served as incident commander for several large emergency incidents including the Interstate 95 MCI/tour bus crash with entrapment, a semitruck accident with 20 million bees, and a tornado response to the Robscott Community.

Schall has received multiple awards in his time with Aetna, including Top 10 Responder for multiple years and the Valor Award in 2000 after he and two other firefighters were momentarily trapped in a townhouse fire in Pike Creek. He holds a Bachelor of Science in Finance from St. Ambrose University and has earned numerous fire officer and fire instructor certifications from the National Fire Professional Association.

### Arrigo named sales manager for Convention Bureau

Jennifer Arrigo has joined the Greater Wilmington Convention & Visitors Bureau as Tourism Sales Manager.

She will be responsible for marketing the Greater Wilmington and Brandywine Valley area to the group tour market,



**Arrigo** 

travel agents and AAA offices. She will also join Director of Sales, Jessica Bittmann, CMP, on all sales efforts including meetings, associations and weddings.

### **Pelot promoted** at Nanticoke

Nanticoke Health Services announced that **Tres Pelot**, has been promoted to the position of Assistant Vice President of Clinical Services. As Assistant Vice President of Clinical Services, Pelot will be accountable for services provided by several of **Pelot** 

Nanticoke's departments includ-



ing Cardiology, Neurology, Nutrition, Pulmonary Function Lab, Respiratory Therapy, Sleep Lab. He will also oversee the operation of all Nanticoke Immediate Care locations in Georgetown, Laurel, and Seaford along with other special projects.

Pelot began his career at Nanticoke Memorial Hospital in 2002 as the Director of Respiratory Therapy. His background includes over 20 years of extensive experience in respiratory Therapy. He earned his Bachelor of Science in Respiratory



Therapy from Salisbury University in Salisbury, Maryland. He is certified in both Delaware and Maryland, and is a member of the American Association of Respiratory Care.

### Rivera joins realty firm

Berkshire Hathaway Home-Services Fox & Roach, Realtors Newark Office, welcomes Johany Rivera as a Sales Associate. Rivera is a member of the New Castle County Board of Realtors. She serves New Castle and Kent Counties.



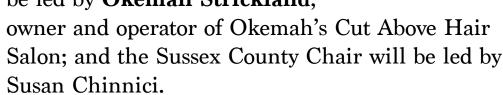
Rivera

### **Breast Cancer Coalition board changes**

The Delaware Breast Cancer Coalition, Inc. (DBCC) announce changes to its Board of Trustees and a transformed board structure. DBCC's Board has been reorganized to include a leader in each county, a Legislative Advisory Council and a Medical Advisory Council. DBCC's Board of Trustees consists of 22 members including 3 County As-

sociation Chairs, 4 Trustees Emeritus, 5 Legislative Advisory Council members, and 8 Medical Advisory Council members.

Joining the DBCC Board of Trustees is: Cathy Hopkins Grieco, owner at Hopkins & Sons, Inc. She is serving a threeyear term that began in June 2015 and will continue until June 2018. Hopkins will also be the new president of the Great Stuff Resale Shop Board of Trustees. The New Castle County Chair will be led by Lisbeth Selsor, director of Human Resources at WinterthurMuseum; the Kent County Chair will be led by Okemah Strickland,



The DBCC Executive Committee new leadership:is Patricia Key, CEO of Harrington Raceway and Casino, as Board President; Donna



Greico



Key

Stinson, FACHE, retired Administrative Director of Oncology at Bayhealth Medical Center, as Board Vice President, and Ciro Poppiti III, Esq., New Castle County Register of Wills as Treasurer and Secretary. The Legislative Advisory Council will be led by Liane Sorenson and the Medical Advisory Council will be led by Dennis Witmer, MD.



**Poppiti** 

The Delaware Breast Cancer Coalition Board of Trustees meets quarterly to provide the Delaware Breast Cancer Coalition with fiscal and operational guidance.

### Fitzgerald hired by Wilmington Trust

Wilmington Trust hired Mark Fitzgerald as senior private banker in South Central Pennsylvania, where he will coordinate deposit and lending

### Project Pop Up announces participating downtowns

owntown Delaware and the Delaware Economic Development Office have launched Project Pop Up 2015.

Now in its fourth year, entrepreneurs can apply to become the recipient of three months of rent-free commercial space during the holiday season and the assistance of a business advisor from the move-in phase, to the grand opening and beyond. The program also aims to stir economic activity by locating these early-stage businesses in properties that were once vacant, but are now ready for occupants.

This year, DEDO is partnering with seven

communities throughout Delaware to feature 13 commercial properties. The property "portfolio" includes some unusual spaces in several towns new to the program including, five commercial properties located near or along the Broad Creek River in Laurel; a unique retail space in the newly renovated historic Central Hotel in Delaware City at the origin of the Mike Castle Trail, a new eleven-mile walking/biking path that connects Delaware City with Chesapeake City; and several individual office suites at the Executive Center in downtown Seaford, where renovations will be completed just in time for a mid-September move in.

(For details and photos of properties, visit www. dedo.delaware.gov/popup.) Communities include Delaware City, Dover, Laurel, Milford, Seaford, Smyrna, and on Union Street in west Wilmington.

"Small business is crucial to Delaware's economy," said Bernice Whaley, director of the Delaware Economic Development Office. "The Pop Up program provides selected small business owners with a unique opportunity to expand their footprint and has proven to be a very effective strategy for vacancy reduction."

For select small businesses, Project Pop Up continues to offer an opportunity to gain valuable business advisory support, increase business visibility, traction and revenue generating opportunities in the marketplace, a release stated.

"We have found that Delaware's downtown locations are a perfect place for small businesses to launch in 'brick and mortar," said Ken Anderson, Entrepreneurial and Small Business Support Director for DEDO. "The best candidates are currently generating revenue and have an established customer base. The three-month time frame offers them a running start toward a successful long term lease in the Pop Up location."

### people

### From previous page

services in Lancaster, York, and Hanover areas to high-net-worth clients including individuals, families, business owners, and executives.

Prior to joining Wilmington Trust, Fitzgerald was a middle market relationship manager for Citizens Bank. Before that, he was a middle market relationship manager in the Harrisburg region with M&T Bank, parent of Wilmington Trust.

Fitzgerald received a bachelor's degree in business administration from York College, where he was senior class president and vice president of the student senate.

He is also a 2014 graduate of Leadership Harrisburg Area.



**Fitzgerald** 







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

Editor's note: Business licenses are issued in Delaware as a revenue raising tool.

#### Wholesale

**GMROBOT INC** 548 DONALD ST STE 4 BEDFORD, NH 03110-5953

**HOPKINS SUSAN** CREATIVE CAKES 299 TROON RD DOVER, DE 19904-2370

**HEXE AUTO EXPORT** 168 WELLINGTON WAY MIDDLETOWN, DE 19709-9407

#### Finance/Loan Agency

**GOLD FEVER FINANCE LLC GOLD FEVER FINANCE** 16 N BROAD ST MIDDLETOWN, DE 19709-1061

#### **Professional/Personal Service**

GUIZZETTI DAWN M ESTHETICS BY DAWN 42 CARRICK LN BEAR, DE 19701-6344

**HUTCHISON TIM 5003 MILLINGTON RD** CLAYTON, DE 19938-2548 PERSONAL SERVICES-

**HUGHES KEVIN B BRISYN PROFESSIONAL CLEANING 55 SAINT BERNADINO CIR** DOVER, DE 19904-7652

**HUBOT TECHNOLOGY** 49 FOREST CT **ZION CROSSRDS, VA 22942-6991** 

HR CONNECT EMPLOYMENT **SOLUTIONS** # 42ND 1221 AVENUE OF THE AMERICAS NEW YORK, NY 10020-1001

HONEY BEE PROFESSIONAL **SERVICES** 36 TEAL CIR NEWARK, DE 19702-4210

**HESSION BRETT DBA: ASSISTANT PUBLIC DEFENDER** 820 N FRENCH ST STE 3 WILMINGTON, DE 19801-3509

HENDY AVENUE CONSULTING LLC 105 NORFOLK ST APT 10A NEW YORK, NY 10002-3314

**HEINTZ MARK J** MR MARK J HEINTZ MS/MA 942 TURTLE DR UNIT B BETHANY BEACH, DE 19930-9641 **PROFESSIO** 

**HAZZARD CUSTOMS & CLASSICS** INC 1141 SAVANNAH RD LEWES, DE 19958-1524

**HANSON DOUG** 12707 DUPONT BLVD ELLENDALE, DE 19941-3306

HARRIS JEFFREY **NUTPROFESSOR 703 S BRANDYWINE ST** WEST CHESTER, PA 19382-3510 USA Contractor

**GROSS GREGORY L CLARKSON GROUP** 406 SUBURBAN DR # 192 NEWARK, DE 19711-3566

**GREEN SOLES** 758 FOX CHASE CIR BEAR, DE 19701-2708

**GREENSPY CLEANING SERVICES** 730 E 6TH ST WILMINGTON, DE 19801-4406

GOOD LIFE FINANCIAL GROUP LLC **GOOD LIFE ADVISOR SYSTEMS** 30 COMMERCE DR STE 2 WYOMISSING, PA 19610-3322

**GORDON MAUREEN HOME STAGING SOLUTIONS** 111 DOMINIC DR WILMINGTON, DE 19808-1447

**GRASS MONKEYS LAWN CARE** 28901 SEAFORD RD LAUREL, DE 19956-3869

**GRAY KRISTIN N KG MATHMINDS** 28 BRIDLE RIDGE CIR LEWES, DE 19958-8940

#### Lessor

GOOD SHEPHERD SEPTIC SERVICE

THE **BOBBYS POTTYS** 11435 RED LION RD WHITE MARSH, MD 21162-1407

HOMESTAR REMODELING LLC 191 EDGEMOOR RD WILMINGTON, DE 19809-315

**GUTHRIE HOME IMPROVEMENTS** LLC 143 MOUNT ROCKY LN COLORA, MD 21917-1117

**HOME LOOKS** 4 COUNTRY CLUB DR REHOBOTH BCH, DE 19971-1847

HARDISTY PAUL E H H FAMILY PLUMBING & **MECHANICAL 65 COLDWATER DR** CLAYTON, DE 19938-3920

**HANDYWORKX** 36 W LANCASTER AVE DOWNINGTOWN, PA 19335-2877

**GUTHRIE HOME IMPROVEMENTS** LLC 143 MOUNT ROCKY LN COLORA, MD 21917-1117

**GRAFICOLORS7** 119 E CLEARFIELD ST PHILADELPHIA, PA 19134-2835

**GRAY EVERETT E EVERETT E GRAY BUILDERS** 11 NICHOLE DR

MILTON, DE 19968-9343

HAVERSTICK BORTH-WICK CO 400 STENTON AVE STE 5 PLYMOUTH MTNG, PA 19462-1251

GRD ELECTRICAL LLC 91 YELLOWFIELD BLVD ELKTON, MD 21921-8125

HASTINGS SHAWN F 32177 WEST RD FRANKFORD, DE 19945-2846

#### Restaurant

**GRIFFITH FAMILY LLC DUCK DONUTS** 145 E MAIN ST NEWARK, DE 19711-7313

**GRIFFITHS RICHARD H JR** CHARLIE'S 63 BIG WOODS RD SMYRNA, DE 19977-3567

**GRIM & LEONARD LLC** 208 SOCIAL 208 2ND ST REHOBOTH BCH, DE 19971-2261

HMS HOST TOLLROADS INC ROAD HOG FOOD TRUCK 530 JFK MEMORIAL HWY NEWARK, DE 19702-5427

#### **Travel Agency**

HAVE FUN TRAVEL COMPANY LLC **CRUISE PLANNERS** 22424 S ACORN WAY LEWES, DE 19958-4556

#### Mover

HAZZARD TOWING INC 1141 SAVANNAH RD LEWES, DE 19958-1524

I & L TRUCKING CORP. 15 COMMERCE ST WILMINGTON, DE 19801-5425

#### Retail

**HIX JANICE NICETY** 2313 W 17TH ST WILMINGTON, DE 19806-1330

**HEADSTART SALES** 9883 DARGATE LN CINCINNATI, OH 45231-2426

**HEAVENLY DELIGHTS LLC** 1348 GOLDENEYE DR NEW CASTLE, DE 19720-8927

HEDGEAPPLE ANTIQUES LLC 200 DELAWARE ST NEW CASTLE, DE 19720-4868

#### **Motor Vehicle Dealer**

**HEXE AUTO EXPORT** 168 WELLINGTON WAY MIDDLETOWN, DE 19709-9407

#### **Collection Agency**

HILCO RECEIVABLES LLC 5 REVERE DR STE 420 NORTHBROOK, IL 60062-1570