

Sept. 16, 2015 Third Year, 35th Issue

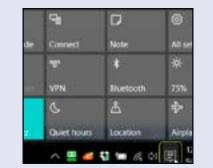


This week



Poultry trade group takes on moratorium backers. 3.

Windows 10 is a worthy upgrade for PCs if done with care. 7





Budget, spending report generates the expected response..

Incyte top-performing stock in ranking of state companies

ilmington-based Incyte Corp. has topped a list of top performing publicly traded companies.

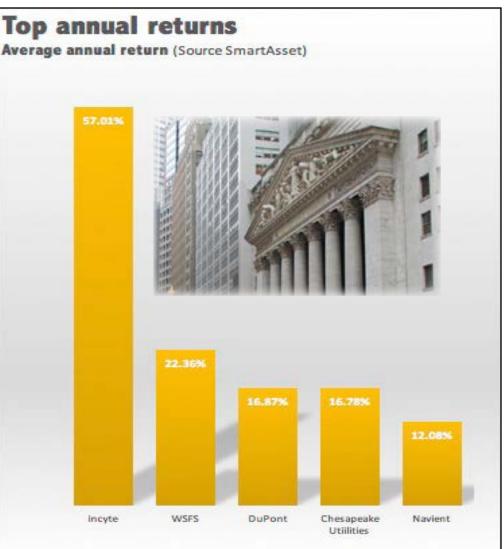
The list from SmartAsset looked at stock performance on a state by state basis. (Click on graphic for larger image).

"We wanted to find the companies with stock prices that have grown the fastest and paid the most in dividends while providing the least amount of risk to investors," a release announcing the list stated.

SmartAsset calculated at the stock price, dividends and volatility of each company over a time period of a little more than five years, ending

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Axalta opts to build R&D center in Philadelphia. 16



Natural gas prices boost Chesapeake Utilities

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March 15. "Finally, we indexed and ranked each of the companies based on this risk-adjusted return to find the best performing stocks across the country and by state," the release stated. Incyte topped the list in annual return and risk-adjusted ratings. The pharmaceutical company, based near Wilmington, developed the drug Jakafi, which is used to treat blood cancers. It is also focusing on other drugs that can treat cancer and other diseases.

Incyte now has a stock market value of \$22.6 billion. Coming in second in the overall rankings was Chesapeake Utilities, Dover. Chesapeake has been growing in recent years as natural gas supplies increase. Lower and less volatile natural gas prices have allowed the company to expand its customer base in Delmarva and a small portion of Florida. The company has also made natural gas well gathering and utility acquisitions in recent years.

Chesapeake's dividends and reliable earnings stream allowed it to edge out banking and financial services company WSFS for the number two spot. WSFS ranked No. 3 overall. Its stock had a higher annual rate of return than Chesapeake.

No. 4 was DuPont Co., which won a bruising proxy fight earlier this year with investor Nelson Peltz. Peltz has taken credit for the surge in DuPont's stock price. DuPont has been selling or spinning off slower-growing operations. In July it spun off various chemical businesses into Chemours, which quickly moved to close the Edgemor titanium dioxide plant near Wilmington Companies on the list had a stock market value of \$50 million or more. That left Dover Downs Gaming and Entertainment off the list.

The one--casino company has struggled to get its stock price above \$1 a share, the minimum required for a New York Stock Exchange Listing. Late last week, Dover Downs shares were trading slightly above \$1, with a total stock market value of \$35 million.

New York City-based SmartAsset offers online financial planning tools.



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Delmarva Poultry trade group taking on chicken house moratorium backers

Delmarva Poultry Industry is criticizing calls for a moratorium on construction of chicken houses.

Environmental groups, mainly in Maryland, have suggested the action, citing the need to reduce



phosphorous levels in Chesapeake Bay. The most publicized effort has come from the Environmental Integrity Project, which published a study criticizing the lack of regulation by the state of Maryland.

In Delaware, the Environmental Protection Agency issued a report indicating the state Department

of Agriculture needed to do a better job of dealing with a permit backlog involving farms in the Chesapeake Bay watershed, which includes a sizable portion of the state.

"As with any industry, updated and modern facilities are required to keep businesses competitive, including farm family-owned chicken farms. The new chicken houses include the latest technology and have landscape designs and environmental protection systems that exceed existing chicken housing. Water quality improvements are likely to be enhanced with the new chicken houses and their stormwater management plans," DPI stated. The trade group is based in Georgetown, DE.

The statement went on to criticize other findings of the study, including the claim that chicken meat production will rise by 2 percent a year. DPI said the figure is lower.

At the same time, the number of chicken houses actually declined by 25 percent between 195 and 2014 and capacity went down by about 3 percent,

Continued on next page



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Poultry industry on Delmarva facing growth-related challenges

From previous page

DPI stated. DPI did note that with the economic recovery, more new structures are being constructed. Farmers and the industry are also working to reduce phosphorous, the trade group noted.

In Delaware, the new structures contributed to a record level of Small Business Administration lending in 2015. The SBA loans are in addition to other federally backed financing options for growers.

There have been concerns regarding <u>clusters of chicken houses</u> that can bring complaints of odors and other problems.

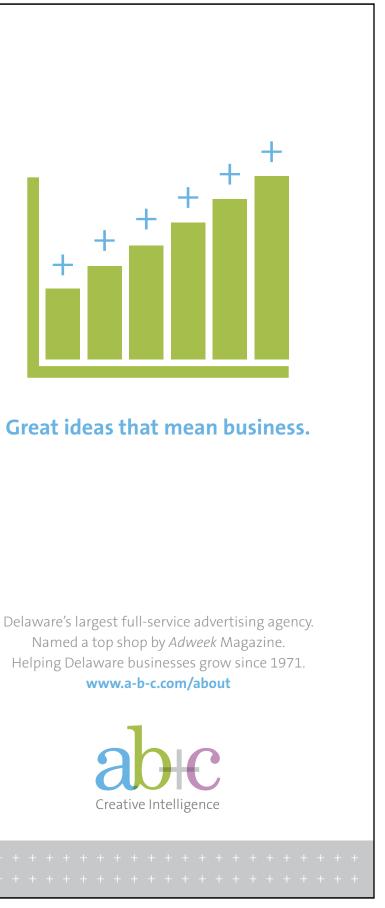
Complicating the situation is continued population growth in portions of the peninsula, sometimes in locations that are near chicken houses.

"Opponents of the chicken industry who favor the moratorium on chicken house construction until full implementation of the Phosphorus Management Tool regulation in 2024 are hoping that by killing construction they will kill the chicken industry," DPI stated.

Last year, DPI held its last Chicken Festival on the peninsula, citing the need to focus on issues facing the industry.

Issues in Delaware, while not handled by DPI, have included the purchase of a former Vlasic pickle factory by processor Allen Harim. Opponents have cited concerns about water pollution if the site becomes a processing plant.

The company has proposed a plan to clean up pollution at the site, with supporters claiming doing nothing about the existing pollution is worse than coming up with a clean-up plan.



Governor aims to boost trade ties with trip to Germany

ov. Jack Markell is in Germany in an effort to strengthen business relationships that now include a manufacturer operating a small plant in Dover.

The meetings, with business representatives from Bavaria and others in Germany, come on the eve of Munich's world-renowned Oktoberfest.

The visit follows this year's launch of the Department of State's 'Global Delaware' initiative and focuses on the three goals of the program: paving the way for Delaware companies to increase exports, building on Delaware's global leadership in corporate governance and as a preferred site of incorporation, and promoting the state as a place for foreign companies to expand, a release satted.

"Success for our state in the 21st century means looking beyond our borders for ways to create jobs and economic opportunity for Delawareans," said Markell. "In a world where businesses have more choices than ever about where to invest and where Delaware companies have more opportunities than ever to sell their products around the globe, we must ensure that leading international business communities appreciate all that Delaware has to offer."

The primary goal of the mission is to strengthen ties with the prospering smalland mediumsized companies (known as "Mittelstand") of Bavaria, and its capital city of Munich, by meeting with individual businesses as well as organizations that represent and support

them. The Mittelstand gave been credited with allowing Germany to have the strongest economy in Europe.

Delaware aims to leverage its recently strengthened relationship with German companies, including the research company Fraunhofer and the manufacturer Uzin Utz, which will soon open its first U.S. plant in Dover.

In addition, Glasgow is the home of a medical diagnostics operation for German industrial giant Siemens.

"As a German company that has found Delaware to be a great place to do business, we are excited that the governor is making this trip not only to our home country, but specifically to build relationships in the South of Germany," said Philipp Utz, president of Uzin Utz Manufacturing North America Inc., a manufacturer of specialty flooring installation products. "Delaware has a lot to be proud of, with a growing business community, a state-of-theart infrastructure and the ability to offer a skilled workforce. It will be of great benefit to many other German entrepreneurs to learn about the state and Delaware companies will also have a lot to gain from better ties with Germany's economy."

As part of Markell's new export initiative, he will work to develop a network of trade partners for Delaware companies to build on recent success. Germany was one of four key international markets identified as part of the initiative, which focuses on countries with the most buying potential for the products and services that Delaware has to offer.

Continued on next page

Exports to Germany growing

From previous page

Delaware exports to Germany have grown by 28.8 percent in the last two years. In 2014, Delaware exported \$390.4 million in goods and services to Germany. The German economy is the world's fourth largest, accounting for more than one-fifth of the European Union's GDP, and Germany is the United States' largest European trading partner, as well as the sixth-largest market for U.S. exports.

Finally, Markell will discuss opportunities to increase foreign direct investment (FDI) by Germany in Delaware. Germany invests more than \$270 billion per year in the U.S.

Germany is the fourth largest investor in Delaware, pouring in more than \$270 million per year as of 2013. The state delegation arrives in Munich on Tuesday and returns the following Monday,

The trip is estimated to cost less than \$50,000 and will be the first foreign trade mission in which the governor is participating since he visited Israel two years ago.

The launch of Global Delaware provides an opportunity to expand on progress from the Governor's earlier international efforts and has already produced results.

Fantini Research publishes Daily Fantasy Sports report

Fantini Research, Dover has a published Daily Fantasy Sports report.

An Industry Profile, the 81-page report that describes DFS to investors, gaming executives, and anyone interested in this phenomenon.

Topics covered include:

- The issues involving DFS, including whether it is legal.
- A history and timeline of DFS
- Investment implications

- Profiles of DFS operators and their service providers

- The alliances between major sports teams and leagues with DFS operators

Fantini Research is a publishing, research and consulting firm serving the gaming industry, primarily institutional investors, C-level executives and professionals such as attorneys and regulators.









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UD Conference Services

Windows 10 is a worthwhile update



By Greg Gurev, MySherpa, Wilmington

Not only am I an IT Sherpa, guiding our clients on a safe, steady course to the summit of optimal business technology, I am also a geek.

Gurev

Instead of improving my golf game, in high school I was

busy programming my afternoon paper route into a database. If you have ever played golf with me at a chamber event, you would realize, as I have, that Scramble was invented for people like me.

For techno geeks, updating to the newest operating system or software version the second it is available is irresistible. For everyone else, it might be a more carefully considered decision to transition to something new. Having done it, I can attest that Microsoft Windows 10 is worth it.

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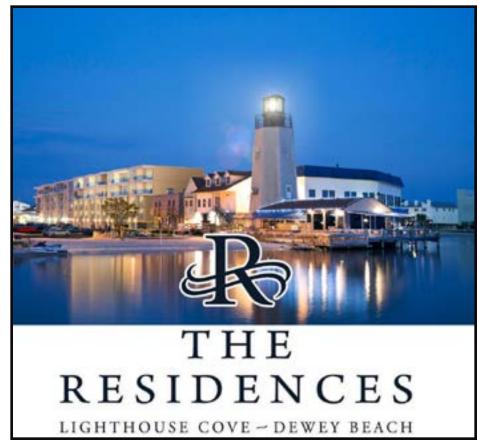
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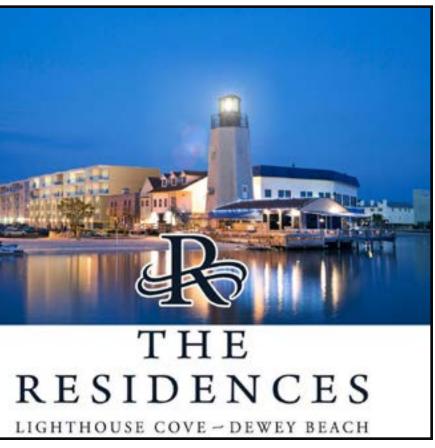
I would like to share the things I really like about Win 10.

Notifications: The notification center on the lower, right-hand side of the screen acts as a shortcut to the settings that I change most frequently on the computer, such as turning on silent mode, toggling Bluetooth on/off, and connecting to VPN. The notification center replaces the charms menu on Windows 8. It is intuitive and I feel in control.

File Explorer: By a close second, I like the

Continued on next page





changes made to the Windows File Explorer, which shows my list of drives, favorites and files in any given location. Microsoft added a view called "Quick Access," which is my go-to place for finding recent folders and files. It combines the



technology

Upgrade on modern personal computer went well

From previous page

best of the Windows 7 start menu in a familiar File Explorer context.

Program preview: There is a big improvement in the program preview feature, which I access with the keyboard shortcut Windows + Tab keys.

This brings up a full screen of the programs running with large previews to accurately select the window you want. Care and thought were put into window placement controls.

Depress the Windows key while pressing the left or right arrow key to swiftly move the active window to precisely fill the left or right half of your screen. (I prefer more efficient keyboard shortcuts to the mouse to speed up the work process.)

Releasing the Windows key results in a visual prompt to choose which program to snap to the other half of the screen.

This quickly permits side-by-side document viewing and makes the most of real estate on larger monitors. Swift start-up, shut-down: Windows 10 starts up and shuts down faster than Windows 7 and it seems to come out of sleep mode more reliably than Windows 8.

One important note: I never do high-stakes upgrades on any computer that is integral to doing my job, and neither should you.

For your business computers, rely on your managed service provider or IT department to make planned upgrades or risk being isolated on the island of broken customizations.

On a modern PC, i.e., less than two years old, the full upgrade takes less than an hour and, in my opinion, is flawless. I've updated 10 PCs without the slightest hitch. The upgrade from either Windows 7 or 8/8.1 is absolutely free.

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

1. Grand re-opening coming Saturday for Newark Shopping Center

assets

retailers

of growth

Trending

2 Business people: Sept. 9-15, 2015

3. Allan Myers purchases Daisy Construction

4. Information technology services company coming to Wilmington

5. Christiana Fashion Center lands marguee

6. Wastemasters celebrates remarkable period

7. (Update) Acme makes bid to buy five Pathmark, Superfresh stores in Delaware, region

8. Former Dover Little League president charged with thefts from group

9, Regulator clears way for WSFS acquisition of suburban Philadelphia bank

10, Incyte plans to buy headquarters site near Wilmington for nearly \$80 million



Budget, spending report generates a predictable response

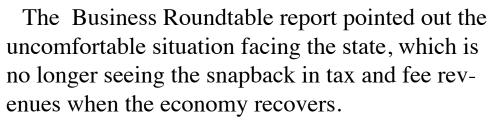
As noted last week in an analysis of the Business Roundtable report on structural problems with the state budget, the findings would get a chilly reception in some corners of Legislative Hall.

Indeed, Pete Schwartzkopf and Patricia Blevins, House Speaker and Senate Pro Tem respectively

took the time to pen a *News Journal* <u>opinion piece</u> that proved to be a defense of the status quo.

In short, the guest column from the Democratic legislative leaders recited the usual spiel about the state's vaunted financial strength and efficiency.

They made a couple of good points about spending cuts alone not solving problems, an approach championed (often without specifics) by Republican legislative leaders who also need to look at fresh approaches.



One big reason is the fact that the highly cyclical auto industry no longer exists in this state. Other long-time manufacturing employers are also shutting down, with those out of work often seeing sharp cuts in pay in a job is available.

Other large private employers have trimmed layers of middle managers that also added to the tax base.

On the spending side, categories, such as education and corrections, run well above the national average.

Education has gotten a pass from the corporate sector due to efforts to improve student performance, but many suspect a sizable percentage of our high per pupil cost is not making its way into the classroom. Corrections also remains a sacred cow in need of a thorough review. Medicaid costs are another issue that could use a fresh look.

Without decisive actions, the budget gap could eventually swell to \$600 million.

The lack of a recovery in revenues is not unique to the region, but Delaware has typically enjoyed a more vibrant economy, thanks to a friendlier business climate, lower taxes and fewer units of government than neighboring New Jersey and Pennsylvania.

The Roundtable report pointed to a study of the revenue structure that offered reason for hope. Sadly, the legislative leaders made no mention of the study, casting doubt on whether its findings will end up in a forgotten digital archive.

The column from the House and Senate leaders did make some vague references to a "holistic" look at the budget that would presumably include tax and revenue increases and spending cuts. Left un-**Continued on next page**



Doug Rainey

business bulletin opinion

Cool response to report

From previous page

answered are questions about whether taxpayers are getting their money's worth, a point noted last week in looking at Republican State Treasurer Ken Simpler's approach.

As long as these concerns remained unanswered talk of tax and revenue increases to address the budget gap is premature.

Moving toward Simpler's approach would not be difficult in this era of big data that can quickly crunch numbers and analyze complex streams of information.

Finally, it is fair to ask whether the current legislative system is capable of dealing with such weighty issues. Perhaps the cronyism and favors to insiders that have been noted in a campaign finance report by former Supreme Court Chief Jusice Norman Veasey have caused irreparable damage.

The Roundtable report has less than 30 pages and provides few answers. However, it deserves to be taken seriously by those in high places.

Small businesses can 'STEP' up exporting efforts with SBA trade, promotion program

By Natalia Olson-Urtecho

(Olson Urtecho is district administrator for the U.S. Small Business Administration)

Ninety-six percent of the world's consumers live outside of the United States

and represent two-thirds of

ket trends.



Olson-Urtecho

SBA's State Trade and Export Promotion (STEP) program is one way small businesses can reach global markets. The purpose of the STEP program is for states to assist small businesses with export-related activities or other export initiatives that are in line with the objectives of the program. These objectives include participation in foreign trade missions, also helps businesses weather downturns in the foreign market sales trips, subscription services provided by the U.S. Department of Commerce, as well as design of international marketing campaigns, export trade show exhibits, training workshops and more.

Exports have been a key driver in our economic comeback. Exports support 11.3 million Continued on next page American jobs, and contributed one-third of

the world's purchasing power. U.S. compa-

nies that export enjoy business success with

domestic economy by being prepared to re-

spond to foreign competition and global mar-

increased sales and profit potential. Exporting

our annual growth between 2009 and 2013. In other words, with exports come opportunity and we want small businesses to partner with the SBA to earn their fair share of the global marketplace.

STEP has aided Delaware companies

From previous page

The SBA manages STEP nationally; however, activities are managed and provided at the local level by state government organizations.

Recently, SBA announced the FY 2015 STEP Awards, providing \$17.4 million to promote small business exporting. STEP will unlock capital for small businesses to help them enter and compete in the global marketplace.

In 2014, U.S. businesses exported \$2.35 trillion of goods and services, hitting a record high for the fifth straight year. In that same year, U.S. exports increased 2.7 percent to a record \$1.64 trillion. Exporting provides tremendous opportunities for America's small businesses that are looking to expand and grow. Recipients in the first two rounds of STEP awards, in FY 2011 and FY 2012, reported a strong return on investment of over 19:1.

In 2013, Delaware's ANP Technologies visited Israel as part of the STEPfunded Delaware State Delegation.

On that trip, ANP met with a large number of potential partners, among them, the Israeli company Merkot. ANP credits that STEP-funded opportunity with its ensuing partnership with Merkot and, together, their being awarded a Binational Industrial Research and Development (BIRD) Foundation grant to develop an automated monitoring system to detect pesticides in water. For ANP, it is clear that its participation in SBA's STEP program allowed it to establish international commercial ties for its small business.

For additional information on the STEP program and the FY 2015 awardees, visit <u>https://www.sba.gov/offices/headquarters/oit/resources/14315</u>.



Claymont office building headed to auction block



An office building in Claymont is headed for an auction at the end of this month.

CBRE and Auction.com will put the building up for auction on Sept. 30.

Built in 2001, the property is located directly at the intersection of Interstate 95 and Interstate 495 near the state line with Pennsylvania.

The building is part of a three-building complex

that includes one additional office building and the 191 room Crowne Plaza Hotel.

business bulletin development

The building is about 12 miles from the Philadelphia International Airport and nine miles from downtown Wilmington.

The property is also a short distance from former Evraz Claymont Steel mill. That site is slated for a major redevelopment project at a site that has rail, highway and river access. Some redevelopment has also taken place in Claymont itself.

The property will start with a minimum bid of \$750,000.

The building is designed to accommodate a parking ratio of 4.8 per 1,000 square feet, a drawing card for a potential owner, since more employees are being packed into less space at office complexes.

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The parking garage located below the office floors accommodates 197 vehicles in addition to 90 surface spaces.

The building that once housed Cigna operations has three office floors located above the parking garage that includes approximately 20,000 square feet per floor.

Pettinaro marks 50th anniversary

The Pettinaro Companies are celebrating their 50th anniversary.

The initial garage-based construction business now owns and operate more than 100 property assets in Delaware, Pennsylvania, New Jersey, and Maryland.

Verino Pettinaro was born in 1938 to immigrant parents in Wilmington's Little Italy section of the city. His mother struggled to make ends meet trying to raise five children on her own after Verino's father passed away when he was nine.

After graduating from high school, he took numerous jobs as a carpenter with companies in Delaware, Pennsylvania and New Jersey. During the nights and weekends, he worked on the side paneling basements, installing decks, fixing roofs, and replacing windows.

In 1965, he went into business for himself and founded Pettinaro Construction Company, Inc. By the mid 1970's, Pettinaro was one of the largest open shop contractors in Delaware.

Projects include Hodgson VoTech School, Smyrna Prison, Flat Rock Dam in Pennsylvania, Chadds Ford Ramada Inn, U.S. Postal Distribution Center, University of Delaware Morris Library, Cecil County Maryland Prison, New Castle Middle School, Ferris School for Boys, and Wilmington Amtrak Station renovations.

In the '80s and '90s, Pettinaro bought developments in need of renovation including Greenville Place Apartments (Monroe Park), Paladin Club Condominiums, Krebs's School, Chase Center Exhibition Center, and areas of the Wilmington Riverfront.

Verino's son, Gregory, took over the management of the company in 2005. In 2015, this second generation family-owned company is celebrating its 50th anniversary.

"We are very proud of my father, Verino. He lived the American dream of how hard work can bring you success. We continue today in his 'never give up' attitude," says Gregory Pettinaro.

The company made headlines with the recent

Continued on next page

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purchased of the Stoltz retail and office properties in Greenville. Pettinaro currently employs more than 200 people. Its headquarters is in Newport.

Allan Myers buys Daisy Construction, **Edgemoor Materials assets**

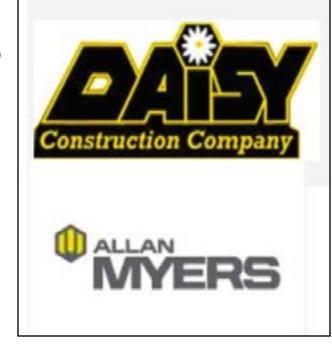
Allan Myers, a heavy civil construction and materials company has purchased certain assets of the Daisy Construction and Edgemoor Materials, two companies based in northern Delaware. Myers is based in Montgomery County, PA in suburban Philadelphia.

The purchase includes two hot mix asphalt plants in Elkton, MD. and Wilmington. As part of the acquisition, Allan Myers will assume the companies' existing construction contracts and will hire nearly 200 former Daisy/Edgemoor employees.

Daisy was founded in Delaware by Leonard Iocono, nearly 40 years ago, after he got out of the service. The company grew into a regional player in the heavy-highway side of the business.

"This acquisition allows us to further strengthen

our competitive position in the market," said A. Ross Myers, CEO of Allan Myers, Inc. "This is great news for our employees and our customers. Both companies have similar core values, including a high standard for customer service



5 - 8 P.M.

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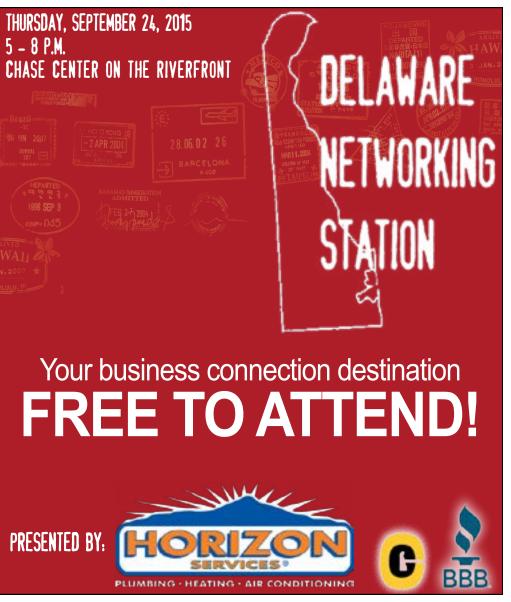
and quality craftsmanship, enabling them to fit well into the Allan Myers culture and continue our drive for excellence."

Edgemoor Materials consists of two asphalt plants that support Daisy Construction projects and outside customers. As of the acquisition, Allan Myers has five regional offices, five aggregate quarries and 14 asphalt plants in the Mid-Atlantic region.

Founded in 1939, Allan Myers does work in site development, transportation, design-build and water-related projects. The company is based in Worcester, PA. The company has more than 2,000

equipment operators and construction professionals covering six states,

In 2015, three entities – Allan A. Myers, American Infrastructure and Independence Construction Materials - combined to form Allan Myers. Further **Continued on next page**



information on the company is available at <u>www.allanmyers.</u> <u>com</u>.

Emory Hill announces NJ lease

The Emory Hill Companies has leased 12,000 square feet in one of its newest investment properties at 3000 Lincoln Drive a 65,000 square foot multi-tenant building in Marlton, NJ.

The tenant, the U.S. Department of Veterans Affairs, will relocate its Burlington County, NJ Medical Clinic to this location.

Emory Hill Construction will perform the renovations. Meanwhile the Property Management and Maintenance divisions will continue to manage the facility and tenant space."

This is a great example of all of our departments working together to meet a client's commercial real estate needs," said Emory Hill Property Management Director Clayton Hill. The building is situated on approximately five acres located in the Greentree North Corporate Center off Rt. 73 in Marlton, the largest municipality in Burlington County.

Other tenants in the building include Lockheed Martin and Test America. NAI Mertz and Aptcor Commercial secured the tenant and worked closely with Emory Hill to close the transaction.

Seven thousand square feet remain available for lease in the property.

Vision Coalition releases 2025 Student Success report today

(From the Vision Coalition) The Vision Coalition of Delaware is releasing the Student Success 2025 at a special event in Dover.

Student Success 2025 is a vision for public education in Delaware, focusd on the skills and attributes every educated Delawarean needs have by 2025 - and the strategies to achieve that vision. <u>Click here</u> for the report.

The 52-page report builds upon the foundation set by Vision 2015, which the Vision Coalition leadership group developed in 2006.

The launch event is taking place at the Delaware Technical Community College Terry Campus.

A public-private partnership composed of a broad range of Delawareans, the Vision Coalition is dedicated to preparing every student in Delaware for a lifetime of success.

"There are already so many great things happening in pockets throughout Delaware,

In 2014, 4,000 Delawareans—including more than 1,300 students and recent graduates—contributed to the development of the plan by attending community conversations, completing surveys, and discussing issues online. This public engagement campaign was known as Education in Delaware in 2025 (ED25).

Delawareans emphasized the importance of having a student-centered plan, which inspired the title of the report. Other major themes included providing support for the whole child-including social and emotional support; encouraging collaboration across sectors, grade levels, and between families and schools; and elevating the value of the teaching profession in the community.

so the thrust of Student Success is connecting them all together across the state, and doing more of what works," says Ernest J. Dianastasis, chair of the Leadership Team and managing director of CAI (Computer Aid, Inc.). "We're not just jumping straight ahead to 2025-these are issues we can begin working on today."



Deal to boost Delaware bank's presence in southestern Pennsylvania WSFS-Alliance Bancorp merger clears final hurdle

SFS Financial Corporation moved a step closer to completing the acquisition of a suburban Philadelphia bank.

The Wilmington-based financial services company announced the Office of the Comptroller of the Currency approved <u>WSFS Bank's</u> application to merge with Alliance Bank, the wholly owned subsidiary of Alliance Bancorp, Inc. of Pennsylvania.

The OCC's approval was the final regulatory approval required for WSFS to acquire Alliance Bancorp and Alliance Bank.

"We are very pleased to have received the OCC's approval, which was the final regulatory approval to completing the transaction," said Mark A. Turner CEO of WSFS Bank. "Our partnership with Alliance Bank furthers many of our strategic goals including expanding our service-oriented, community banking model deeper into Southeastern

Pennsylvania. WSFS and Alliance Bank share many of the same values,

of the values.

including the passion for serving our customers and a steadfast commitment to local, community banking."

The approval from the OCC follows okays from Alliance Bancorp shareholders and the Pennsylvania Department of Banking and Securities. The acquisition is expected to add to WSFS earnings per share in the first year of combined operations, excluding transaction and integration costs.

The acquisition is expected to be completed on October 9 and the systems conversion of Alliance Bank to WSFS Bank's systems is expected to occur by October 13.

WSFS bank We Stand For Service"

Following the transaction, WSFS Bank will have 63 offices including 17 locations in southeastern Pennsylvania and will have \$5.5 billion in assets. WSFS is the oldest and largest bank based in the Delaware Valley.

Over the years, Philadelphia-area banks have been acquired by holding companies based in Pittsburgh, Charlotte and other cities. In Delaware, Wilmington Trust, one of the largest banks in the region, was acquired by M&T after problems with loans and management practices.

A number of former Wilmington Trust and officials at smaller Delaware banks have faced or are facing federal charges.

WSFS earlier completed a merger with First National Bank of Wyoming, a financial institution based in Kent County, DE.

bb



Teachers get financial fitness training

(From the Delaware Financial Literacy *Institute*)

t's not too early in the school year to put financial fitness to the test, as Delaware teachers apply lessons learned from summer workshops focused on budgeting principals, goalsetting and financial decision making.

Presented by the <u>Delaware Financial Literacy</u> Institute (DFLI), with support from Citizens Bank, the statewide professional development workshops—which counted as continuing education credits—were designed to giving educators the tools they need to nurture the ethic of financial independence in their students.

Facilitated by the University of Delaware's Center for Economic Education & Entrepreneurship (CEEE), the three workshop sessions also featured guest presenters, including:

• Dr. Nathan Franklin, UD Financial Aid Office, who spoke about financing post-secondary education



• Amanda Jennings, UD Economics Education doctoral student—selecting the right college, using a cost/benefit analysis

• Beatrice Vuocolo and Dawn Lockridge, Citizens Bank - teaching students how to open and manage checking accounts

• Rob Joseph, special investigator, Delaware Department of Justice - protecting finances from cyber thieves.

• Reinaldo Ruiz, detective, New Castle County Police - avoiding phishing scams

"Equipping students with the tools and critical thinking skills to make good financial decisions is more important now than ever," said Bonnie

Meszaros, PhD, Associate Director, CEEE. "It's our hope that these collaborative workshops inspired our teachers with novel ways to teach lifelong lessons."

PPG donation announced

United Way of Delaware announced the gift of \$7,000 from the PPG Industries Foundation. The check presentation took place at United Way of Delaware's Dover office late last month. "From PPG providing the paint and volunteers to upgrade our office in Dover, to the PPG Industries Foundation's lifetime financial support of over \$400,000, the PPG team continues to be a committed partner to United Way of Delaware's mission. said John Moore, vice president of Resource Development at United Way of Delaware.

Neal Nicastro, plant manager at the PPG Architectural Coatings facility in Dover, Del., said, "We are proud to support the United Way of Delaware and are committed to the communities in which we operate. PPG values our relationship with the United Way and the impact we've been able to make on the Dover community together."

Axalta to move R&D center from Delaware to Naval Yard

<u>Axalta</u> will build a new research and development facility at the Philadelphia Navy Yard.

The site, developed by Liberty Property Trust, will employ 190 people. The complex near Interstate 95 has attracted a number of companies as redevelopment continues.

The R&D center would replace an existing site in Delaware and appears to mean that the company will not have a presence in the state after being sold by DuPont to an investment group a couple of years ago.

Axalta also announced plans to build a customer experience center in North Carolina. The company has maintained close ties with North Carolinabased Hendrick Motorsports which sponsors a major NASCAR racing team.

Retiring Hendrick driver Jeff Gordon had a long relationship with DuPont and later Axalta.

Axalta is now publicly traded, with Omaha investor Warren Buffet's Berkshire Hathaway holding a large stake in the maker of automotive



finishes for auto, truck and other industries.

Axalta has its headquarters in Philadelphia and North American administrative operations in Concord Township near the Delaware line. The two offices have a combined workforce of 300, many of whom had been based in Delaware while the operation was owned by DuPont.

Axalta was in the news during this year's proxy battle with DuPont management and Trian Partners. Trian, led by billionaire Nelson Peltz, claimed DuPont sold Axalta at a bargain basement price.



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Richards Paving named top paving contractor

Richards Paving was recently named one of the top paving contractors in the country by Pavement Maintenance & Reconstruction magazine. **Richards Paving received** the same honor in 2014 and is the only Delawarebased company to appear on either year's list.



"It is humbling, for the second year in a row, to

Richard Piendak

be the only Delaware paving company recognized by the industry," said Richard Piendak, founder and owner of Richards Paving."We are proud that we don't cut corners. Our teams offer top-notch quality to all our customers and the recent growth in our commercial and residential business shows that."

Richards Paving is the only paving company in Delaware with its own hot mix asphalt plant, according to a release. This allows Richards Paving to service commercial and residential customers

from beginning-to-end in the paving process, which is particularly beneficial in time-sensitive projects or when work needs to be done on weekends, the release added

"For over 40 years, Richards Paving has been a proud Delaware business with our hot mix asphalt plant located on Bowers Street in Wilmington and head office in New Castle," said Piendek, "We are also proud to support the community by attending and contributing to numerous community and charitable events each year."

Kalmar Nyckel Foundation to honor Tigue

The Kalmar Nyckel Foundation will honor Margaret "Peg" Tigue – its first Executive Director, a past Trustee and volunteer extraordinaire – with the "King Neptune" award at the organization's annual Kalmar Nyckel Gala Saturday, September 19th, KNF executive director Catherine Parsells announced.

"The Kalmar Nyckel Foundation would not be the exuberant, successful, education-focused organization it is today, were it not for Peg Tigue," Parsells said. "Not only did she raise the profile of our fledgling organization in the 1990s, but she shepherded KNF through its most challenging years when the goal of building Delaware's colonial ship seemed nearly unattainable, and when financial support and community confidence could have best been described as tenuous."

Tigue, a Delaware native with an education degree and business background, joined KNF as a volunteer in 1981.

Named Executive Director in 1990, she oversaw Kalmar Nyckel's construction, 1997 launch and 1998 commissioning.

She then served two six-year terms on the KNF Board of Trustees, and was honored by being named Trustee Emeritus.

"Peg's marketing creativity, boundless energy and deep community ties combined to raise public awareness of KNF's intent to build the Tall Ship of Delaware – and then she confidently managed the myriad details to achieve that goal," Parsells said.

Continued on next page



business bulletin kudos business achievements

From previous page **Companies honored as top workplaces**

Two companies were ranked among the top workplaces in the annual list from the News Journal

<u>WSFS Financial Corporation</u>, the parent company of WSFS Bank, announced it has been ranked on The News Journal's 2015 Top Workplaces list for the tenth consecutive year.

This year WSFS was ranked fourth in the Large Company category and, for the tenth year in a row, was ranked in the Top Five.

The Top Workplaces survey evaluates companies in the following categories: direction, execution, connection, my work, my manager, and my pay & benefits based on employee participation.

"We are honored and excited to be recognized for the tenth consecutive year as a highly-ranked Top Workplace in Delaware," said Mark A. Turner, President and CEO of WSFS Bank. "Our 183 years of Company history, values and culture of service



Christina Bell, CPA, of Belfint, Lyons & Shuman takes time out to enjoy an ice cream cone from the Moo Mobile.

is what sets us apart. We're proud of our Associates and pleased to stand among companies working to make our community stronger."

Belfint, Lyons & Shuman, P.A. (BLS), a certified public accounting and consulting firm, was awarded the 2015 Top Workplaces honor by the NJ for the seventh consecutive year. The firm has

an office near Wilmington. The Top Workplaces program awards Delaware organizations based solely on the opinions of employees through workplace surveys. More than 1,300 employees were surveyed and 60 companies placed in the 2015 Top Workplaces Winners List.

Michael French, CPA, Managing Director stated, "The fact that we earned this award based on the feedback from our great team is priceless and we are all proud of this accomplishment. I believe I speak for everyone at BLS in saying that we are truly honored by this award and to work with such an amazing group of professionals!"

BLS celebrated this honor by hosting an ice cream party for the BLS team and invited the entire Delle Donne Corporate Center to join them.

The Moo Mobile, an ice cream delivery truck run in partnership with the UDairy Creamery and the Lerner Business School's Horn Program for Entrepreneurship, arrived and dished out ice cream

. Click here for the full list of winners.



State holds on to top legal climate ranking for 10th straight year

Delaware has now held on to the top corporate legal climate ranking for a decade.

A new survey by the U.S. Chamber of Commerce ranked Delaware first for the fairness and reasonableness of the state's legal system, rating the state number one for the tenth consecutive time since the periodic surveys began in 2002.

This year's findings, based on interviews with a national sample of more than 1,200 in-house general counsel and other executives who are knowledgeable about business litigation, put Delaware in the top two in all ten of the report's categories, including first place in overall treatment of tort and contract litigation and judges' competence.

The ranking comes as some corporate chiefs complain the state is no longer as business friendly on the legal front. A recent Chancery Court decision went against top officials of Dole on claims that the company was undervalued in a buyout. That led to litigation and a nearly \$150 million ruling on behalf of shareholders.



"This report reflects a relentless commitment to predictability and fairness in our laws and our judiciary, and it confirms that Delaware's standing as a premier place to do business remains as strong as ever," said Gov. Jack Markell. "But, most of all, the number one ranking recognizes the talented jurists across all of our courts who consistently demonstrate outstanding intellect and legal expertise that produce thoughtful decisions."

The administration went on to note that the rnaking is another factor in a favorable business climate in the state.

"Recovering from the recent recession, the state set an all-time high for number of jobs and Delaware's job growth continues to lead the region, while the unemployment rate continues to be below the national figure. Led by private employers, the state has seen 38,000 jobs created since the depths of the recession and has been recognized as one of the states best-prepared for the new economy," a release stated.

The release also noted that the state set historic highs in the number of new companies formed, the percentage of Fortune 500 companies incorporated in the state, and the percentage of US initial public offerings (IPOs) from Delaware companies.

Silverman to retire as Superior Court judge

Superior Court Judge Fred Silverman has announced his retirement, effective Nov. 28.

Silverman's legal career spans nearly 38 years, according to Jan Jurden, president judge of Superior Court. Jurden praised the work of the retiring judge. He started out as a state prosecutor and chief deputy attorney general.

Continued on next page



Silverman



Silverman became a Superior Court Judge in 1993. For many years, he served in the court's Complex Commercial Litigation Division.

Morris James attorneys named Best Lawyers of the Year

Morris James LLP, Wilmington, announced that three of its partners were named Best Lawyers 2016 "Lawyer of the Year" in their respective practices. The attorneys recognized include Richard Galperin for Personal Injury Litigation – Defendants, Gretchen S. Knight for Family Law, and Mark D. Olson for Tax Law.

Richard Galperin, who was named Personal Injury Litigation Lawyer of the Year in 2011/12, has four decades of experience, specializing in representing phy-



Galperin



techniques.

Olson

sicians and other providers of healthcare. He also

represents all levels of medical professionals in administrative hearings on licensing, credentialing, and other medical-legal issues.

Gretchen S. Knight has focused her practice in Family Law for more than twenty years. She represents individuals in a variety of domestic relations proceedings,

including divorce, division of marital property, alimony/spousal support, child custody and visitation, child support, guardianship of children, and stepparent adoptions.

Mark Olson has more than 35 years of experi-

and estate planning and administration. He assists

clients in developing estate plans, including strate-

gies utilizing Delaware trusts and limited liability

companies for lifetime gifting and other wealth

transfers, life insurance planning, and valuation

Best Lawyers is a worldwide peer-review guide

to the legal profession. Morris James has offices

ence in the areas of federal, state and local taxation,



Knight

throughout Delaware. A single lawyer in each practice area and designated metropolitan area is honored as the "Lawyer of the Year."

Young Conaway lawyer wins leadership award

The National Diversity Council presented Young Conaway Stargatt & Taylor, LLP partner Anne Shea Gaza with The Multicultural Leadership Award.

The Multicultural Leadership Award is designed to recognize diverse individuals who have made a difference through their achievements and exemplify the ability to excel in their field. The National Diversity Council seeks not only to uphold and promote the principles of diversity and leadership but also to recognize those individuals who personify those principles.

Gaza has been litigating intellectual property and complex commercial cases for almost two decades.



Gaza



(Click here for photo gallery)

DuPont announces five Fellows

DuPont announced that five employees have been named DuPont Fellows for their technical expertise and leadership. DuPont Fellow is the highest technical professional level in the company, with only 32 active members globally.

The five new DuPont Fellows are: John Lindsey Flexner, Edwin Grote, Thomas P. Selby, Thomas M. Stevenson and Stephen W. Taylor.



Flexner



Grote

Through both personal contributions and collaboration with others, these scientific leaders translate their technical knowledge, skill and commitment into results with significant impact for global customers and in a number of areas, a release stated.

John Lindsey Flexner (Wilmington) is a world-re-

nowned expert in entomological sciences, who has led the development of new testing and computer simulation methods to characterize the effects of agricultural products on pest insects.

Edwin Grote (Janesville, WI) has used his understanding of customer needs, scientific knowledge and expertise at selecting winning germ plasm combinations to develop high-yielding corn germplasm for the United States, Canada, Central Europe and Eastern Europe.

Thomas P. Selby (Newark) is a premier expert in herbicide chemistry, who has discovered

new classes of chemistry to protect crops against weeds, disease and insect pests. He is a co-inventor of DuPont's newest class of insect protection chemistry, including products such as DuPont Cyazypyr.

Thomas M. Stevenson (Newark) is an agricultural chemist and prolific researcher who has a



sustained record of developing novel chemistry areas that have developed into advanced leads and products. He is a co-inventor of DuPont's newest class of insect protection chemistry, including products such as DuPont Rynaxypyr.

Selby



Grant & Eisenhofer announced that Guus Warringa has joined the firm, where he will work with the firm's institutional investor clients. During his

Continued on next page



Stephen W. Taylor (Wilmington) Taylor s an outstanding chemical engi-

neer in the field of titanium dioxide who, during his career with DuPont, made significant contributions across the full range of commercial processes, leading to significant improvement in cost, yield and sustainability. In recognition of his outstanding lifetime of achievements with DuPont, Taylor was recognized with DuPont's highest technical achievement in 2014, the Lavoisier Award.

Warringa joins Grant & Eisenhofer



seven year tenure as General Counsel of Netherlands-based APG Group Warringa served as a leading-voice for institutional investors and was instrumental in campaigning against the adverse consequences for pension funds of the financial transaction tax and the European Market Infrastructure Regulation (EMIR) on behalf the European pension fund sector.

In 2011, Warringa was named by Financial News as one of the most influential figures in European capital markets.

Before joining APG, he served as General Counsel of the Dutch Exchange (Euronext Amsterdam) and held various international positions within the global NYSE Euronext group. Prior to that, he was General Counsel of the international investment firm AOT N.V.

Warringa, who started his career in private practice as a M&A lawyer, holds a Law degree from the University of Leiden and a Masters in Law (LLM) from Cambridge University, Magdalene College.

Speakman announces executive appointments

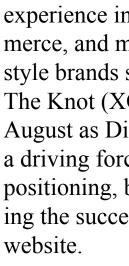
Speakman, New Castle, a maker of high-performance shower heads and plumbing fixtures, announced three seniorlevel appointments. Bryan Schlack joined Speakman as Chief Financial Officer, Tom Santer was appointed Vice Pres-Schlack ident of Sales, and Kristin Barclay was appointed Vice President of Marketing.

As Chief Financial Officer, Bryan Schlack will oversee all financial planning functions and compliance, and will also be taking on a key role in human capital management and corporate operations. Schlack

brings over 20 years of progres-

sive leadership and financial management expertise to the role, and previously held positions at Royal Ingredients and Decision Resources.

Santer



Tom Santer joins the executive team as Vice President of Sales, where he'll be responsible for leading and growing sales across all channels. Previously, Santer held vice president positions at Grohe in both its sales and distribution strategy divisions over his 12-year tenure, where he played an integral part in the brand's residential



Barclav

and commercial growth. Prior to Grohe, Santer was in sales leadership roles at ASB Companies, a holding company for plumbing fixture brands.

Kristin Barclay brings more than 15 years of experience in online and offline marketing, commerce, and media, with a focus on home and lifestyle brands such as Pottery Barn, BabyCenter, and The Knot (XO Group). Since joining Speakman last August as Director of Marketing, Barclay has been a driving force behind the company's revitalized positioning, branding and marketing efforts, including the successful launch of the company's new

Continued on next page



From previous page **Ritter earns estate** planning designation

Gunnip & Company CPAs announced that Lynn Ritter is newly certified as an Accredited Estate Planner (AEP designee by the National Association of Estate Planners & Councils (NAEPC). Lynn is a Tax Manager at Gunnip & Company.



Ritter

The Accredited Estate Planner (AEP) designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning.

It is awarded by the National Association of Estate Planners & Councils to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character. An AEP designee must embrace the team concept of estate planning and adhere to the NAEPC Code of Ethics, as well as

participate in a yearly renewal and recertification process.

NAEPC is a national organization of professional estate planners and affiliated local estate planning councils focused on establishing and monitoring the highest professional and educational standards.

Traffic safety director to chair association

Delaware's Office of Highway Safety Director Jana Simpler has been named Chair of the Governors Highway Safety Association (GHSA) providing leadership for a national organization focused on Simpler preventing highway fatalities.

GHSA's Executive Board consists of four officers. representatives from the NHTSA's 10 regions, and committee and task force chairs.

Prior to her 2015 election as GHSA Chair, Simpler was a member of the Association's Executive Board for multiple terms and served for two years as the Federal Relations Committee Chair. She

Billy Casper Golf has named **Robert Anen** General Manager of Heritage Shores Club in Bridgeville, DE.

As a Certified Club Manager, Anen Anen has attained the highest level of certification held by only 1,500 professionals nationwide. He will oversee all operations at Heritage Shores including the clubhouse, staffing and training, banquets, food and beverage, and grounds maintenance.

Anen recently served as the first General Manager

Continued on next page

has worked for the Delaware Office of Highway Safety since 1997 and has served as the Director since 2010. Delaware's Office of Highway Safety Director Jana Simpler has been named Chair of the Governors Highway Safety Association (GHSA) providing leadership for a national organization focused on preventing highway fatalities.

Heritage Shores names general manager



and Chief Operating Officer at Huntingdon Valley Country Club in Huntingdon Valley, PA. He also was the General Manager of Brookside Country Club in Macungie, PA, and Assistant General Manager of The Merion Cricket Club in Haverford, PA.

Anen holds a degree in Hospitality Management from Widener University and currently serves on the board of the Philadelphia Club Foundation. He is an active volunteer for the U.S. Amateur, U.S. Open and the PGA TOUR's Quicken Loans National (formerly AT&T National).

HomeServices announcements

Berkshire Hathaway Home-Services Fox & Roach, Realtors Newark Office, announced that Shawn Furrowh joined as a Sales Associate. Furrowh is a member of the New Castle County Board of Realtors. He serves New Castle County.

Berkshire Hathaway Home-



Furrowh

Services Fox & Roach, Realtors also announced that John Luca has been recognized for Listings, Volume and Units. Licensed since 2005, Luca is a recipient of the Top of the Rock and Chairman's Circle Awards. He is an 18year resident of Pike Creek. Berkshire announced

that Tashnique Sewell as a Sales Associate. She is an active volunteer in her community. Sewell serves the state of Delaware. Berkshire Hathaway HomeServices Fox & Roach announced Fran Tisdale as a Sales Associate. Tisdale is a member of the New Castle



County Board of Realtors.

She serves New Castle County. hh

Luca

September 16 2020 Naamans Rd. **TECHNOLOGY FORUM** Data Security click here to register





Sewell



Tisdale





business licenses

Editor's note: Business licenses are 401 BETHANY DR issued as a revenue raising tool. The following are new licenses.

Professional/Personal Services

PRECISION LAWNCARE OF DELAWARE **11 W HOFFECKER ST** MIDDLETOWN, DE 19709-1318

RAS DIGITAL HEALTH 206 ALAPOCAS DR WILMINGTON, DE 19803-4505

RAYMOND CHUNG INDUSTRIES CORP **12 SHARONS WAY** WILMINGTON, DE 19808-5236

RICHARDSON TOWANDA L DIVINE DESIGNS BY TOWANDA 21 POINT LANDING LN MAGNOLIA, DE 19962-2800

RICKETTS SHARON BY THE SEAS MOWING 18569 MYRTLE DR REHOBOTH BCH, DE 19971-8671

RICKLIND PROPERTIES LLC 4 BAYPOINT RD MILLSBORO, DE 19966-9682

RAYFIELD VERLYN T U-MATTER LEARNING PLACE 821 W 32ND ST WILMINGTON, DE 19802-2505

RHI.INC 302 RIVER RD APT D10 WILMINGTON, DE 19809-2737

RGA CONSULTING LLC **CHRISTINE W AUMILLER** BETHANY BEACH, DE 19930-9619

REHOBOTH BEACH REAL ESTATE LLC 36820 WINNER CIR REHOBOTH BCH, DE 19971-1091

RECEPTOLOGICS 88 W PARK PL NEWARK, DE 19711-5230

PRESTIGE SENIOR CONCIERGE PRESTIGE SENIOR CARE 38 BRIARCLIFF DR NEW CASTLE, DE 19720-1339

RAMIREZ MARIA PINE TREE LANDSCAPING COMPANY 517 E SOUTH ST KENNETT SQ, PA 19348-3603

PETER ZIMMERMAN ARCHITECTS INC 828 OLD LANCASTER RD BERWYN, PA 19312-1270

POLUNSKY BEITEL, PC 17806 W IH 10 STE 450 SAN ANTONIO, TX 78257-8215

PRIMARY COLORS FAMILY DAYCARE 120 MARGARETTA DR MIDDLETOWN, DE 19709-9821

PRITCHETT TARIA **REGAL REALNESS** 2129 W 7TH ST WILMINGTON, DE 19805-2850

PUTNAM ALYSSA E **GRADE A CLEANING** 372 MARCELAVE FREDERICA, DE 19946-2931 PSYCHO CONSULTATIONS 545 BAY AVE MILFORD, DE 19963-4915

PFARR ANN L ANN CLEANING 611 E STATE ST DELMAR, DE 19940-1346

PICHLER COMPUTING INC 1921 DUNDEE RD ROCKVILLE, MD 20850-3138

POINTE PEST C ONTROL - PA, LLC POINTE PEST CONTROL 334 DEKALB ST BRIDGEPORT, PA 19405-1021

POULSON CHRISTINE D **KEEPING IT KI FAN** 19786 NORWOOD ST REHOBOTH BCH, DE 19971-1244

Retail

PINK FLAMINGO BOUTIQUE THE 26582 JOHN J WILLIAMS HWY STE A MILLSBORO, DE 19966-5000

RICKS KRISTOPHER R QUALITY TOOLS BUY SELL OR TRADE **409 PARSON THORNE APTS** MILFORD, DE 19963-1039

POPPYCOCK GIFTS GOOD GAMES GREG **5 TAM O SHANTER CT** DOVER, DE 19904-2339

RAMON ENTERPRISE LLC 25092 FARTHING ST APT 43 LAKE FOREST, CA 92630-4039

R&R BEAUTY & BARBER SUPPLY LLC SHULAMITE BEAUTY SUPPLY 604 S VAN BUREN ST WILMINGTON, DE 19805-4343

QLAMP INC C\O 3915 MAIN ST STE 307 FLUSHING, NY 11354

M JR JAY BAGS 9924 MWILLOW WAY LAUREL, DE 19956

RAY'S WRAPS 401 S ATLANTIC AVE OCEAN CITY, MD 21842-4028

Contractor

RELAX GENERAL CONTRACTING LLC **107 SAINT LOUIS ST** DEWEY BEACH, DE 19971-3414

RICKY PROPERTY PRESERVATION 134 SHERWOOD DR SWEDESBORO, NJ 08085-3321

REALITY CONTRACTING 8901 LEWIN PL PHILADELPHIA, PA 19136-1014

RICHARDSON ANTHONY RICHARDSON'S PRESERVATION'S **106 FESTONE AVE** NEW CASTLE, DE 19720-2051

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PINDER CONTRACTING 12 ANGOLA RD NEW CASTLE, DE 1972

POWLUS ELWOOD A **57 KENMAR DR** NEWARK, DE 19713-24

PRECISION HOME IMP PRECISION HOME IMP 41 S CUMMINGS DR MIDDLETOWN, DE 197

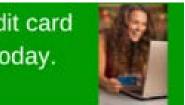
Taxi Cab/Bus Operat

PRESIDENTIAL LIMOUS 2708 POINT BREEZE DI WILMINGTON, DE 198

PINNACLE TRANSPORT 1679 S DUPONT HWY DOVER, DE 19901-516

Wholesale

PLATINUM KEY AUTOMOTIVE 327 HAZELAVE



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	PRACTICAL CONVENIENCE LLC 7806 REBEL DR ANNANDALE, VA 22003-1428		
21849-2621 ICTION	RFMW LTD 188 MARTINVALE LN SAN JOSE, CA 95119-1356		
625	Mover		
C	PTG LOGISTICS, LLC 6961 CINTAS BLVD		
9947-1166	MASON, OH 45040-8923		
3	Restaurant		
20-3519	QUINTUS GROUP LLC GREY FOX GRILLE & PUBLIC HOUSE 140 S STATE ST DOVER, DE 19901-7314		
2425 PROVEMENTS LLC PROVEMENTS	RED FROG FOOD AND BEVERAGE LLC 320 W OHIO ST STE 1W CHICAGO, IL 60654-7816		
709-1663	QURYOUTI INC SUBWAY		
tor	216 ATLANTIC AVE MILLVILLE, DE 19967-6728		
SINE & AIRPORT PR 310-1118	Finance/Loan Agency		
TATION SERVICES STE 100	R&C QUANTUM GROUP 1300 S FARMVIEW DR APT J27 DOVER, DE 19904-7781		
64	Collection Agency		
	REUNION STUDENT LOAN FINANCE		

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