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This week



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Commentary: Nostalgia over demise of Wilmington Trust

It has been interesting to watch the reaction to the drip, drip, drip of prosecutions and civil actions involving the former Wilmington Trust.

The latest sign of the extent of the problems came with an \$18.5 million settlement of a civil case involving a scheme to hide loan losses from regulators and shareholders. (See story on page 3).

So far, we have seen a tinge of nostalgia, a rather puzzling reaction, but perhaps understandable in absorbing the dimensions of the debacle.

Many of us seem to relish the days when Wilmington Trust was part of Delaware being the so-called Duchy of DuPont that had family members and the company touching almost every



Click on the image above for a video, courtesy of WHY Newsworks, on a court date by a former Wilmington Trust official.

sector of the economy and government. That included ownership of the *News Journal* at a time
Continued on next page

Analysis: Something went terribly wrong at Wilmington Trust

From previous page

when a newspaper monopoly meant something. The situation began to change when the interlocking ownership between General Motors, DuPont and the family was broken up for antitrust reasons.

Over the years, DuPont heirs multiplied and one of America's largest fortunes ended up in the hands of more and more people, many of whom were not interested in Delaware.

The company itself changed and faced a global market that put pressures on costs and made a 25,000-strong work force in the state impossible to maintain. The head count is now at 10,000 or fewer, depending on how you count allied services.

During this period, Wilmington Trust faced its challenges, but was fortunate enough to have Bernard Taylor right the ship. Wilmington Trust went on to rack up a string of earnings gains that were the envy of the financial services industry. But pressures were already in place in the financial services industry.

Wilmington Trust needed to grow its trust business originally designed to serve duPont family members, while expanding a smallish regional bank under Floridian Ted Cecala and veteran banker Robert Harra as CEO and president respectively.

Harra headed the banking side, with Cecala working to grow the wealth management business and expand the bank into nearby areas in terms of loans,

Sussex Trust was added to beef up the downstate presence, but expansion outside the state on the banking side seemed to be a mixed bag with branches outside the state sold off. The wealth management business continued to grow as offices and companies were acquired.

The company, by other accounts, had a top-heavy management structure that had grown during the days of continuous earnings gains.

But something went terribly wrong in the lending area as a lack of financial controls. Bankers of poor character lending to one another and loans for raw land led to a time bomb that started ticking as the real estate market slowed down in Sussex County in 2004 and 2005.

Based on court documents, efforts were made to conceal the seriousness of the situation. [Click here](#) for a link to previous stories.

After the financial crisis of 2009, the problems were all too clear as many loans went bad and the truth came to light on others.

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Lending spun out of control

From previous page

Wilmington Trust was sold in what was called a \$300 million “take under” to Buffalo’s M&T as regulators and prosecutors began peeling the onion and finding it was more spoiled than previously thought.

In the meantime, hundreds of jobs were lost and long-time M&T CEO had to caution locals bristling at the thought of an out of town bank taking charge that Wilmington Trust was in dire condition when the larger bank stepped in.

The investigations remain ongoing and we will know more in coming months and perhaps years. We could see more announcements from prosecutors and regulators.

As time goes on, one can hope that nostalgia is replaced by anger and disgust that a fine financial institution met such a ignoble fate and contributed to the current economic weaknesses in Delaware. - *Doug Rainey*



Wilmington Trust successor fined \$18.5 million by the SEC

The Securities and Exchange Commission has filed accounting and disclosure fraud charges against Wilmington Trust for failing to report the true volume of its loans at least 90 days past due as they substantially increased in number during the financial crisis. The successor to the bank has agreed to pay a multimillion dollar settlement.

The federal regulatory agency also disclosed that the investigation is continuing.

The civil charges come after criminal cases being filed against former officers of the bank that was later acquired for \$300 million by M&T after the extent of the loan losses became clear. Criminal investigations are also continuing at the federal level.

An SEC investigation found that as the real estate market declined in 2009 and 2010 and its construction loans began to mature without repayment or completion of the underlying project, Wilmington Trust Company did not renew, extend, or take other appropriate action for 90 days or more on its matured loans. Instead of disclosing the amount of these accruing loans as required by

accounting guidance, Wilmington Trust excluded the matured loans from its public financial reporting.

Wilmington Trust, which was acquired by M&T Bank in May 2011, has agreed to pay \$18.5 million in disgorgement and prejudgment interest to settle the SEC’s charges.

“Improper application of accounting principles by Wilmington Trust had the effect of misleading

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M&T agrees to settlement with SEC

From previous page

investors about a key credit quality metric during a time of significant upheaval and financial distress for the bank,” said Andrew J. Ceresney, director of the SEC’s Division of Enforcement. “Investors must know when banking institutions are unable to recover on material amounts of outstanding loans, which means those institutions must carefully adhere to relevant accounting rules.”

Andrew M. Calamari, director of the SEC’s New York Regional Office, added, “By failing to fully disclose the actual volume of accruing loans past due 90 days or more, Wilmington Trust prevented investors from learning the full scope of the troubles in its commercial real estate loan portfolio.”

According to the SEC’s order instituting a settled administrative proceeding, Wilmington Trust omitted from its disclosures in the third and fourth quarters of 2009 approximately \$338.9 million and \$330.2 million, respectively, in matured loans 90 days or more past due. Instead, it disclosed just \$38.7 million in such loans for the third quarter and only \$30.6 million in its annual report following the fourth quarter.

Wilmington Trust also materially misreported

this category of loans in the first and second quarters of 2010. Furthermore, Wilmington Trust failed to accurately disclose during the second half of 2009 the amount of non-accruing loans in its portfolio, and materially understated its loan loss provision and allowance for loan losses during this same period, according to the SEC filing.

In addition to the monetary sanctions, Wilmington Trust (M&T) agreed to cease and desist from committing or causing any violations and any future violations of these provisions.

M&T had previously cautioned that it faced costs related to its acquisition of Wilmington Trust. However, with a market value of \$16.4 billion, the fine won’t have much of an impact on the financials of the company.

The SEC’s investigation, which is continuing, has been conducted by Margaret Spillane, James Addison, and Michael Osnato of the New York Regional Office. The SEC acknowledged the assistance of the U. S. Attorney’s Office for the District of Delaware, Federal Bureau of Investigation, Federal Reserve, and Office of the Special Inspector General for the Troubled Asset Relief Program.



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Legislative panel looks for ways to aid troubled casino industry

A commission met last week to assess the future of Delaware's three racinos, the Delaware House Republican Caucus reported.

The General Assembly, in late June, approved \$9.9 million to help Delaware Park, Dover Downs and Harrington Raceway as revenue falls, due in large part, from growing competition from Maryland and Pennsylvania.

The toll is rising. Three casinos are closing or have closed in Atlantic and the Trump Taj Mahal could shut its doors in November.

Meanwhile, Maryland continues to open casinos, the caucus noted.

The Horseshoe Casino in Baltimore went to operation late last month and total monthly revenue grew to \$80 million.

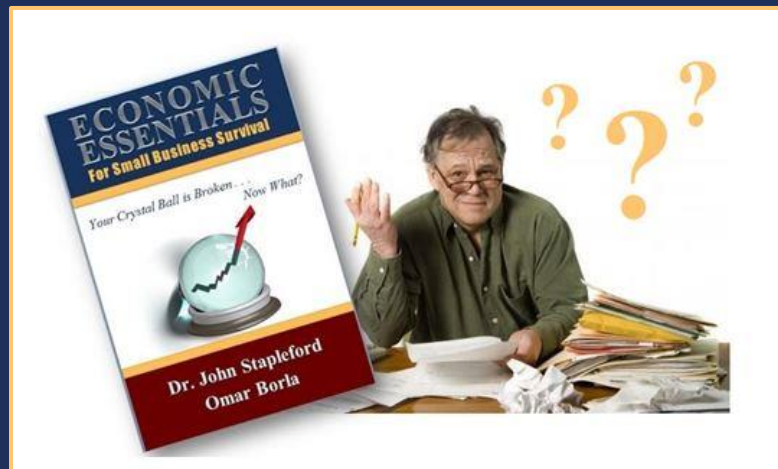
The billion dollar MGM Resorts' casino and resort at National Harbor — just across the Potomac River from Alexandria, VA — is expected to open in 2016. **Continued on next page**



Finance Secretary Tom Cook told the commission that for the first two months of Fiscal Year 2015 (July and August), net slot machine proceeds were down 4.1 percent compared to the same period a year earlier. "Dover Downs and Harrington were both down, 6.9 percent and 5.9 percent respectively, and Delaware Park was slightly up at 0.3 percent," he said.

A member of a commission studying the issue, State Rep. Tim Dukes, R-Laurel, said, "Regionally, this whole situation is dynamic. The nature of the competition, and how it is impacting Delaware operations, is changing month to month."

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Impact of racinos greatest in Kent

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The number of casinos operating in the region has nearly doubled since Delaware's three race tracks first began offering slot machine play in 1996.

The caucus noted that sentiment still exists to add a casino in northern Delaware.

The casino industry has the biggest economic impact in Kent County, home of both the Dover and Harrington racinos. The county saw declines in manufacturing employment.

Citing the casino under construction at National Harbor, casino developer lobbyist Gary Bloom told the commission that he did not believe Dover Downs and Harrington Raceway would be viable in two years.

Denis McGlynn, president and CEO of Dover Downs Gaming & Entertainment, took issue with Mr. Bloom's assessment, according to the caucus. He said he believed Delaware's casinos can be competitive, but they need flexibility to direct more revenue towards marketing.

"We don't have the marketing dollars to compete with the programs that are being offered by all these new casinos that are advantaged by three things: dense

population, higher household incomes [and] lower tax rates," McGlynn said.

The Lottery & Gaming Study Commission is slated to meet three more times before reporting in mid-January.

In addition to its report, the Department of Agriculture is working on a separate, related study of Delaware's horse racing industry.

A little more than 10 percent of gambling revenue is dedicated to enhancing horse racing purses. The industry is also believed to account for a large number of jobs outside the tracks.

Dukes added that the recent developments in New Jersey may help quiet some critics of easing the burden on Delaware's casinos.

"There are going to be about 7,000 people in New Jersey looking for work by the end of September that had casino jobs at this time last month.," Dukes said. "We have at least 4,000 jobs tied to our casinos, as well as nearly \$200 million in state revenue. For the sake of thousands of Delaware families and taxpayers, those are assets we cannot afford to lose."









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Green Dot utility scam resurfaces

[Delmarva Power](#) is seeing more instances of the “Green Dot” scam that has been popping up here and elsewhere.


As in previous cases, “scammers” are telling residential customers and business owners that their electric service account is delinquent and they will be shut-off for non-payment, unless customers purchase a “Green Dot Money Pack” for a specific amount dictated by the “scammer” from stores that can include CVS, Rite Aid and Wawa. Scam artists have been known to prey on ethnic restaurants or stores.

The latest information from law enforcement officials is that in an attempt to make their scam believable, the scammers use a “shadow” or phony “866” call back phone number. When customers call the phony number, the “scammers” answer claiming to be representatives of Delmarva Power. Victims are given instructions to call the bogus telephone number with the card’s account number and pin. Once the scammer obtains the card’s identifying information, the value is then downloaded, swept and stolen. These transactions are untraceable.

If someone claims to represent a company, whether it is Delmarva Power or another entity,


it is important that customers take precautions to verify the person is affiliated with the company, especially if that person is requesting an immediate monetary payment, a Delmarva release stated.

When addressing past due accounts Delmarva Power never endorses a specific form of payment. Instead, multiple payment options are always given to the customer.

Delmarva Power advises customers to ask for official photo identification from any person who shows up at their door. 



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PNC Chief Economist sees steady recovery in 2014

The state and national economy is expected to see moderate growth in the next year.

That was the message from PNC's top economist at the annual outlook breakfast at the Wilmington Country Club for current and potential wealth management clients.

PNC Chief Economist Stuart Hoffman told the crowd of more than 100 that Delaware should catch up and surpass the job losses it saw during the 2009 economic downturn. Unlike some states, Delaware has not regained those lost jobs.

"We are back on the right track," Hoffman said. The North American economy, overall is faring better its counterparts in Europe and even Asia, Hoffman and PNC Chief Investment Strategist E. William Stone told wealth management clients.

The message might have sounded familiar, given what many see as a slow recovery. While the economy has never edged toward a recession, the growth rate has been too slow, Hoffman acknowledged.

Contrary to widespread belief, the current recovery is not coming from low-wage jobs, although that was the case until a couple of years ago, Hoffman said. Job growth is also coming from the private sector. More jobs would be filled were it not for a mismatch between the skills sought by employers and the qualifications of prospective employees.

According to Hoffman, Delaware and the Wilmington area are "doing a little better than the national average" in terms of job growth. In the coming year, the jobless rate could drop from about 6 percent to 5.7 to 5.5 percent. The figures remain well above the 4 percent or lower figures the state has seen in recent decades.

Hoffman, who is often ranked as one of the nation's top economists in terms of the accuracy of his forecasts, said the year got off to a slow start,



Hoffman



Stone

due to rough winter weather. In making a reference to the hit film Frozen, Hoffman said the chilliness "was great as a movie and bad as an economic scenario." In the second half, consumers have joined the party, with car and truck sales moving to pre-recession levels and back to school spending showing strength.

Home prices are also rising, although the rate of growth in Delaware has been below some parts of the country. Overall, home prices have not returned to pre-recession levels, Hoffman said.

Hoffman sees gas prices declining by a quarter a gallon during the rest of the year as supplies remain plentiful, thanks to production from Saudi Arabia and domestic oil and gas output that is not at the highest rate in four decades. The lower gas rates will provide another boost to consumers, Hoffman added.

Stone said financial markets will see a downturn, given the long period of stock market gains, although he added that it was impossible to predict the timing. So far, interest rate spreads between

Continued on next page

Jobless rate could drop further


From previous page

short and long term government securities, show no sign of a long-term bear market. Stone says the spread between short and long rates is a reliable predictor of downturns.

Hoffman and Stone noted that financial markets could see some choppiness this week as the Federal Reserve Board continues to taper off its securities purchases that have been used to stimulate the economy. The board is meeting this week and market analysts will be picking through the tone of announcements and other information.

Overseas events, ranging from a referendum on Scotland leaving the United Kingdom and the situations in the Middle East and Ukraine create uncertainties, Hoffman acknowledged. He added that the strength of the U.S. and North American economies remains a plus. Questions from the audience centered on the Fed and related matters, rather than the condition of the state and national economy.

In a brief interview after the event Hoffman said students loans remain a burden on many borrowers, but dismissed predictions that defaults could become a “time bomb” for the economy.

At the same time the average balances of student loans are becoming a bigger part of the credit pie and did not rule out some sort of loan forgiveness or restructuring for borrowers in the next decade or so. 

Project Pop-Up holiday retail business program expands its roster to 13

The [Project Pop-Up](#) retail program has more than doubled the roster of businesses that will participate in the program this holiday season.

Project Pop-Up, a joint effort between the Delaware Economic Development Office and Downtown Delaware, offers three months of rent-free commercial space and the assistance of a business advisor from October through December. The program also helps to spur economic development in towns across the state by placing businesses in renovated properties that were once vacant. A total of 13 businesses will participate this year. The project will also include an “incubator” in downtown Wilmington

“The success of Delaware’s talented and hard-working entrepreneurs is

vital to our state’s present and future economy,” Gov. Jack Markell said. “Project Pop-Up has proven to position them for long-term success, helping to turn their great ideas into thriving businesses, while reinvigorating vacant properties in our downtowns. Combined with initiatives like expanding the research and development tax credit for small businesses and reforming state regulations, this initiative is an essential part of our efforts to unleash the potential of Delaware’s small business community. The following businesses will take part in Project Pop-Up 2014 and will open on Oct. 1:

- Fresh Faced Skin Care, LLC, owned by Erica Suppa, 104 West Main Street, Middletown
- Max Tax, LLC, owned by Gary and Nicole Kennedy, 202 North Union St., Wilmington

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Project Pop-Up hopes to repeat successful 2013

From previous page

- Patty Cakes, LLC, owned by Latricia Vicks, 22 South Walnut St., Milford
- Skin by Hillary, LLC, owned by Hillary Reid, 105 Federal St., Milton
- WineKnot21, LLC, owned by Amy Conroy, 113 Union Street Unit F, Milton

This year will also see the addition of a Project Pop-Up Incubator at 9th and Shipley streets in Wilmington, which will include the following businesses:

- Barrel of Makers, owned by Jesse Taylor
- Cherné Altovise Jewelry, owned by Cherné Bishop
- Dolley's Sweet Cakes, owned by Andrienne Dolley
- Fit Body Personal Training, owned by Ositadinma Ofuani
- FLYOGI, owned by Jason Aviles
- London Rocks Kids, owned by Damaris Colon
- MIZ INK, owned by Michael Hill
- Tasty Couture, owned by Theresa Holland

“The expansion of this year’s Pop-Up program to include a three-month incubator in the City of Wilmington will create an opportunity for early stage entrepreneurs to market test their products



and services, during the holiday season, in an active downtown location,” said Ken Anderson, director for entrepreneurial and small business support for DEDO. “We are confident that a number of these businesses will be in a better position to pursue longer-term lease arrangements going forward.”

Last year’s Project Pop-Up participants included 302 Fitness, a personal training studio and small group workout center in Milton owned by John Lehne; Milton Wellness Center of Delaware, owned by Dr. Bill Shearer and Mary Van House; Milford Massage, Wellness and Yoga, owned by Paige Deiner; Royal Treatments, a home décor and window treatments business in downtown Smyrna owned by Karen Gill; and Computers Fixed Today, owned by Theo Morgan and located in Dover.

“The response to last year’s program was just phenomenal, and we couldn’t be happier with the

fact that we were able to more than double the number of participating businesses,” said Diane Laird, state coordinator for Downtown Delaware.

“What was most encouraging was our ability to help last year’s businesses sign long-term leases beyond the holiday season. We hope to replicate that success this year.”

Last year, all five businesses signed long-term leases and continue to do business in the communities in which they were established. Deiner’s business did so well that it outgrew its space and moved to a larger location less than a mile away. Since she first opened her business with the help of Project Pop-Up, Milford Massage has quadrupled its business, compiling in one day what it used to bring in over a week.

“I don’t think any of this would have been possible without Project Pop-Up,” Deiner said. “It was hard to take that risk and invest in something that I was unsure about. Project Pop-Up not only gave us a start, but it gave us constant support. It gave me the opportunity to work toward that dream with confidence.” - *From the Delaware Economic Development Office.*



Five Below signs lease for 1 million sq. ft. NJ warehouse

Discount chain [Five Below](#), Inc. next year will move out of a distribution center in New Castle and transfer 175 jobs to a site across the river in southern New Jersey in a long-term lease deal.

The retailer that caters to pre-teens, teens and adults signed a lease for a new distribution center in Oldmans Township, N.J. The 1,045,000 square-foot facility, at 5 Gateway Blvd in Pedricktown, will replace the company's existing 421,000 square foot facility 12 miles away.

Alan Levin, of the Delaware Economic Development Office, declined to comment on the Five Below decision, which comes at a time when the state is struggling to keep blue collar jobs.

On the plus side, the warehousing category has been boosted by continuing expansion of the Amazon.com center in Middletown.



Amazon opened the site with the help of tax and other breaks from the state of Delaware and the town of Middletown. The Five Below project in Delaware also received some state assistance.

Due in part to a lack of “shovel ready” sites and tough zoning regulations north of the canal, the state has largely missed out on a boom in massive distribution centers that have sprung up along key interstates in neighboring Cecil County, Md. and southern New Jersey.

Cecil County and adjacent areas are home to IKEA, Rite Aid and Restoration Hardware distribution complexes. that employ hundreds. Distribution center jobs typically pay above \$10 an hour and often carry benefits for long-term workers.

On the plus side, a gradually improving economy could aid efforts to land another tenant for the New Castle center, which is near major East Coast routes. The Delaware site was developed by Harvey Hanna & Associates, Newport.

Five Below will occupy about 700,000 square feet of the facility to start with plans to grow to a million square feet over time. The new distribution center, which is expected to be in full operation in the second half of 2015, will serve a growing number of East Coast stores. Five Below will begin to move into the new facility in summer 2015.

Continued on next page

Shovel-ready sites for massive distribution centers not available

From previous page


The property is owned by NFI, a supply chain solutions provider headquartered in Cherry Hill, NJ. All of the 175 current jobs at the New Castle facility will be transferred to the new site, and given the proximity of the site to the existing facility, it is expected most employees will continue in their current positions with over 100 new jobs expected to be created over the next few years, a Five Below release stated.

Delaware employees would have to pay tolls for the Delaware Memorial Bridge. However, Bridge operator, the Delaware River and Bay Authority does offer a discount package for commuters that is a fraction of the cost of one crossing.

The company hosted a ground-breaking ceremony at the new facility last week with local community and government officials. “It is an exciting time for Five Below, as we continue to make the necessary investments to fuel the expansion and success of our brand,” said Tom Vellios, CEO and co-founder of Five Below.

“The Northeast is an extremely important market for Five Below and includes some of our highest volume stores. In addition, there is substantial store growth opportunity on the East Coast, which creates the need for increased distribution capacity. For us, a key component of this decision was to find a strategic location that would meet our growth needs but also allow us to maintain our workforce, who have been a key contributor of our success to date. With this new distribution center, we have achieved both of these objectives.”

Five Below got its start in the Delaware Valley and has continued to expand on the East Coast and in the Midwest.

The company has catered its offerings to teens and pre-teens with items at \$5 or less. The \$5 focus allows a broad selection of largely imported items that include areas such as basketballs and soccer balls. Five Below has also has added adult shoppers by focusing on areas, such as electronics, where it offers accessories at a fraction of the cost of major electronics retailers. 

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Seaford nylon plant marks 75th anniversary

The Seaford nylon plant is getting recognition for its role in the state's economy.

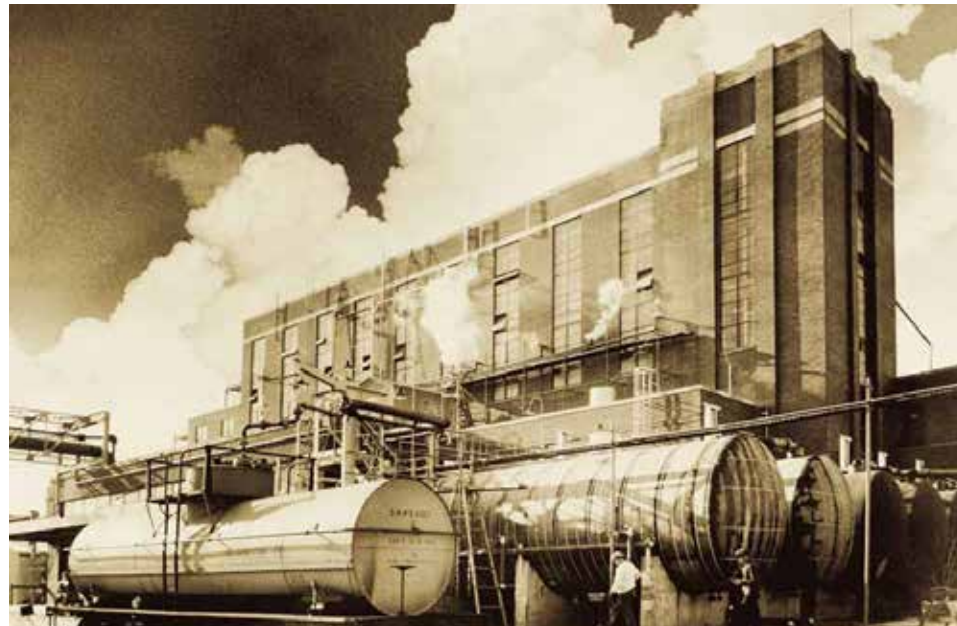
The site is celebrating its 75th anniversary this year. The plant was built by DuPont Co. after the discovery of nylon at its laboratories near Wilmington.

Nylon based products - from fabric for military uniforms and other clothing, to engineered polymers for automotive applications, to fibers in carpet and air bags - remain a key part of everyday life. The plant is now operated by Invista, which purchased the DuPont business.

To mark this milestone anniversary, the State of Delaware Public Archives commissioned a historical marker that was unveiled at the site.

Representatives from local, state and federal government joined Invista leadership at the ceremony.

“We would like to thank the Seaford community for contributing to this site's strong heritage,” said Brian Nixon, Seaford site manager. “During the past 75 years, the Seaford site has evolved in




A DuPont Co. image of the Seaford plant in 1939.

response to an ever-changing marketplace. Thanks to our employees' dedication and willingness to change with the market, we are proud to remain a productive and value-adding site in our community.”

Invista's Seaford site manufactures nylon fiber for uniforms for the U.S. military, flame-resistant clothing for work-wear applications, nylon fiber for press felts used in paper manufacturing, and other industrial end-use products. In addition, the site also makes nylon fiber for Cordura brand fabric outdoor and lifestyle clothing.

Invista is controlled by the Koch family, which has been active in conservative political circles.

The plant is located on approximately 648 acres adjacent to the Nanticoke River. In addition, Invista has designated 80 acres as wildlife habitat and has donated 146 acres to the Nanticoke River Watershed Conservancy for conservation purposes.

Construction of the initial facility began in March 1939, and the facility started operations on Dec. 12, 1939 - just nine months after the initial ground breaking. DuPont sold the plant in 2004. The workforce was once in the thousands, but now numbers in the hundreds. The plant once dominated the economy of western Sussex County providing direct employment and spin-off jobs. 



Marvin Gilman Small Business Superstars winner named

(Photo from State Chamber)

The [Delaware State Chamber of Commerce's](#) Small Business Alliance announced the winners of the 2014 Marvin S. Gilman Superstars in Business Awards. The awards ceremony luncheon will take place November 12, at the Hotel du Pont's Gold Ballroom, with keynote remarks by bestselling author Steven Strauss.

The Marvin S. Gilman Superstars in Business Award, named for one of Delaware's leading small business entrepreneurs, honors businesses and nonprofit organizations for their outstanding achievements and model approaches to business and management. The awards are presented to companies that have been in business for at least three years, are small businesses based on number of employees, and are members of the Delaware State Chamber of Commerce. Awards of Excellence are also granted to deserving companies.

2014 Superstars in Business Award Winners:



St. Patrick's Center (Nonprofit category)

Since 1971 St. Patrick's Center has served diverse community needs and improved people's lives immeasurably, delivering basic human needs to some of Delaware's poorest residents, including food, clothing, shelter and transportation. St. Patrick's typically serves emergency food to 1,500 families each month, but more importantly, the center nourishes people's desire to be respected, no matter how dire their situation.

MySherpa (1-24 employees category)

MySherpa prides itself on guiding its clients

through the complex world of technology and delivering high value for their investment. Throughout the region, the company has grown while providing managed computer and cloud services, plus best-of-breed technologies that offer guaranteed, turnkey solutions to clients.

BrightFields, Inc. (25-59 employees category)

Driven by creativity and enthusiasm, BrightFields performs environmental consulting and remediation services that run the gamut from contaminated site assessments and brownfield remediation, to asbestos, lead, mold and industrial compliance. From industrial and commercial buildings, to streams, lakes and wetlands, BrightFields acts as environmental stewards for Delaware.

TekSolv, Inc. (60-150 employees category)

From humble beginnings, TekSolv has grown into award-winning providers of professional service solutions for industrial markets, focusing on safety and training services, systems integration

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Gilman awards announced...

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and oilfield automation services, engineering consulting, and environmental and occupational health services. A dynamic business model, and a niche in the oil and gas, petrochemical and power industries, has led to rapid company growth.

The 2014 Awards of Excellence, presented to runners-up in each category Delaware Breast Cancer Coalition (nonprofit category), Griswold Home Care, Inc., (1-24 employees category), Assurance Media, LLC (25-59 employees category), and Tidewater Utilities, Inc. (60-150 employees. category).

The awards ceremony luncheon will take place November 12, at the Hotel du Pont's Gold Ballroom, with keynote remarks by bestselling author Steven Strauss.

To register from the Superstars in Business Luncheon online at the State Chamber's website at www.dsc.com, or call (302) 655-7221 to request a registration form.

Sir Speedy honored

[Sir Speedy](#) in Newark recently received a Top

10 Sales Volume Award recognizing the business as one of the top ten in the worldwide Sir Speedy franchise network. Sir Speedy in Newark ranked No 6. The award is based on 2013 annual sales revenue. The award was announced at the annual Sir Speedy Convention and Vendor Show held July 23-27 at the Disneyland Resort Hotel in Anaheim, Calif. Sir Speedy in Newark is owned by John Riley and Alan Gardner.

“Our top 10 franchisees are innovators, produce outstanding work and set an example of excellence for the network. I congratulate John and Alan for this outstanding achievement,” said Richard Lowe, president and COO of Franchise Services, Inc., the parent company of Sir Speedy.

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- [3. M&T to pay \\$18.5M fine for Wilm. Trust's failure to disclose bad real estate loans](#)
- [4. \(Photo gallery\) Cabela's opens store near Christiana Mall](#)
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- [6. Agents arrest Selbyville pizza shop owner for operating illegal pharmacy](#)
- [7. Nevin named CEO of Christiana Care](#)
- [8. Gilman Small Business award winners announced](#)
- [9. Job fair slated for Sept. 5](#)
- [10. \(Updated\) Despite new exterior, no opening date has been set for Fuddruckers](#)
- [11. DMV Airport Road site to close on Wednesday night](#)

Price opens multi-million dollar showroom in Newark

The Price Automotive Group on Monday marked the opening of the new Newark ToyotaWorld showroom in on the Cleveland Avenue auto row.

In a multimillion dollar project, the former Nucar Buick dealership was converted into a massive showroom for the large Toyota product line of cars and light trucks. The dealership had been at the corner of Route 72 and Ogletown Road, Newark.

Warren Price, founder of the Price Automotive Group, was presented with a ceremonial Katana samurai sword. sword in honor of the opening that included dignitaries such as Newark Mayor Polly Sierer and State Rep. John Kowalko, D-Newark. Guests were treated to a carving table and other light fare as well as string duo.

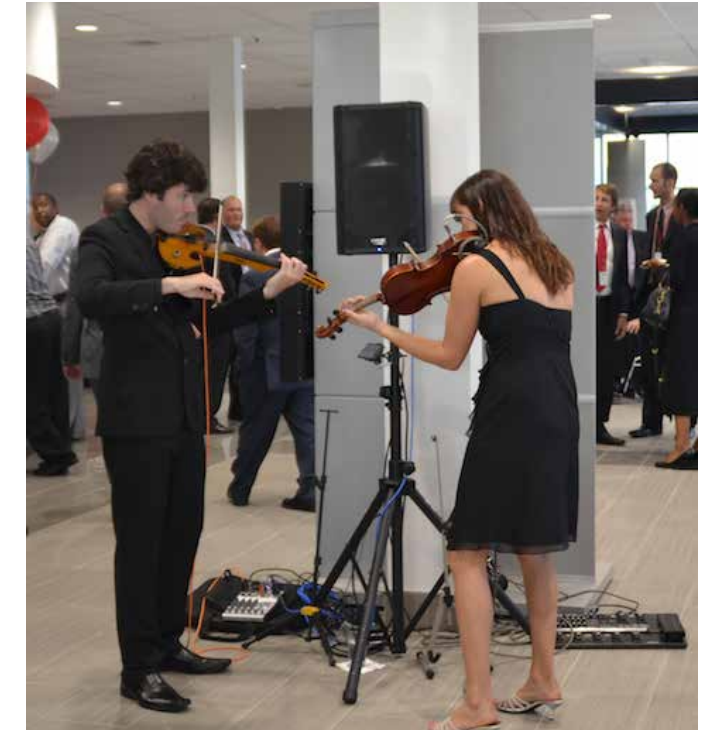
Newark ToyotaWorld will maintain and expand its service center on Marrows Road, according to Price Automotive Operations Director Jason Walsh. The Marrows Road dealership was the original sales and service home of ToyotaWorld.

ToyotaWorld is a sizable employer with a staff of 124, with the recent expansion expected to add another 10 employees, Walsh said. Officials said sales have been strong at the dealership, even in the month prior to the move to the new location.

The building housing the dealership was completely renovated, with the amount of floor space triple the size of the former location.



Warren Price accepts ceremonial sword. A string duo entertains those in attendance.



Price operates the two Toyota dealerships in New Castle County that also includes Price Toyota in Toyota. Price got his start selling motorcycles out of a barn in Viola, Delaware and went on to open a Honda dealership in Dover.

Price went on to expand in New Castle County with Toyota and other dealerships that were later sold.

Price also has a Buick-GMC dealership in Salisbury, Md. and an Acura store in Dover. The opening comes after expansion and renovation programs at the Porter and Martin dealerships on Cleveland Avenue as auto-makers and dealers sprung back from the recession. 

Analysis Frontier rolls out new look and strategy

Frontier Airlines rolled out a new paint job for its jets as it converts to an ultra low-cost carrier.

The airline kept its signature animals but downsized the website address on aircraft. The design used design touches from the history of the airline and its predecessor that served the Rocky Mountain region. The carrier also went live with a new design for a website that under cost cutting efforts and previous ownerships had not kept up with the times.

The airline is cutting service from Wilmington/New Castle this fall and
Continued on next page

WHAT'S BEHIND THE BRAND

THE FRONTIER "F" AND TYPOGRAPHY

The Frontier stylized F was created by the iconic graphic designer Saul Bass. It was first introduced to Frontier on April 30, 1978. Here it is resurrected and paired with the friendly Gotham typeface which was developed by Hoefler & Co. Gotham is a new typeface that somehow feels familiar. From the lettering that inspired it, Gotham inherited an honest tone that's assertive but never imposing, friendly but never folksy, confident but never aloof. These two elements represent the best of the past and a positive look to the future.

ANIMAL IDENTIFICATION

The script treatment of the animal name is a nod to the nose art from earlier times. It represents our pledge to remain your friendly airline who works hard to do things right.

NACELLE COLOR

The combination of the Frontier green with the blue accent helps establish a recurring graphic reference to earth and sky - the two habitats we work in every day.

TAIL

In 1994, Frontier developed the animal concept to help distinguish it from other airlines. The tail animals were wildly successful and continue today with even more emphasis. The animals have now expanded to the entire rear of the plane. They also will take a more active roll in the terminal and at the gates. They are completely on board with our new mantra: low fares done right.

THE WEBSITE

The website URL appears on every plane to remind you that if you book direct through FlyFrontier.com you will receive more choices and better deals.

THE ARROW

In the late 1950's the Frontier fleet of DC-3's were painted with a crescent and an arrow. Here the arrow is adopted as an accent on the new livery to represent a move forward.

Grizwald BEAR

N211FR

FLYFRONTIER.COM

FRONTIER

Schedule shifts come with new Frontier management team

From previous page

winter and enthusiasm for the carrier had waned of late, with news of schedule cutbacks. Some good news came at press time as *The News Journal* reported service would resume on a seasonal basis to Chicago next summer.

Further details were not released. Frontier service will be confined to flights to Orlando and Tampa, Fla. and will drop service to a number of destinations that also include Fort Meyers, Fla. The Frontier service change is seasonal, but there has been no promises that other service will be restored.

The airline is now focusing more on warm weather locations and its other Delaware Valley airport, Trenton/Mercer County. In what may be a sign of things to come, the carrier is not shying away from major metropolitan airports. For example, it recently announced additional flights out of Chicago O'Hare airport one of the two busiest in the U.S. It also serves less crowded.

The airline has added new executives under new owner Indigo Partners, which sold off a controlling interest in Spirit Airlines, another ultra-low cost carrier. That management team that includes veterans of ultra-low cost carriers Spirit and Allegiant has been aggressively adjusting the schedule in an effort to maximize revenue and lower operating costs to those of Spirit.

Frontier flights out of Wilmington have been running at 90 percent occupancy, but may not be getting the ticket prices that could be fetched at other destinations.

Frontier has about four dozen planes, a fraction of the size of fleets of larger airlines. It does have plans to expand its fleet in coming years. Frontier has

taken on the characteristics of the ultra-low cost carriers by charging for all luggage except for a person item. The new management team has stated that Frontier will put an emphasis on customer service, a strategy that is given less emphasis at Spirit Airlines, which has low customer satisfaction ratings.

At the same time, however, it will be more difficult to build up customer loyalty with changing schedules that seek the highest yields, but leave uncertainty with customers. - *Doug Rainey*



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Dogfish Head not standing still in spirits business

Dogfish Head plans to expand its tiny distilling operation.

The company, according to a [blog post](#), has distilled gin, rum and vodka at its brewpub in Rehoboth beach for a dozen years, with one key piece of equipment being dubbed “Frankenstill.”

Production has been sold out of the pub and to a few retailers in Delaware.

Now, Dogfish Head plans to use space in its expanded brewery in Milton to produce larger quantities of spirits.

Dogfish Head’s distilling roots run deep,” says Dogfish Head founder Sam Calagione. “We’ve been putting our off-centered thumbprint on the distilling world for over a decade, and I’m excited that we’re now able to take this project to the next level by broadening production and distribution.


The distillery will use a twin 500-gallon copper pot still and a 26-foot column still from Louisville’s Vendome Copper & Brass Work. Spirits will include Brown Honey

Rum (made with Delaware honey), Dogfish Head Jin (the O.G. hop-infused spirit) and some new recipes will be sold in Delaware and beyond. Dogfish distributes its beers in more than 30 states, giving the company a footprint for added production.

Dogfish rum, gin and vodka will begin rolling out in spring 2015 throughout Delaware, New York City and additional mid-Atlantic markets, according to the company.

The new distillery will be led by Head Distiller Graham Hamblett. Graham, a horticulturalist with nearly two decades of experience running an artisanal winery and distillery, joined Dogfish in January.

Meanwhile, Frankenstill in Rehoboth will test new spirits and offer small batches for brewpub patrons.

Delaware entrepreneurs have expanded distilling in recent years as the state becomes a center for craft brewing. Painted Stave operating in Smyrna and Delaware Distilling operating a still and restaurant on Route 1 near Rehoboth also produce spirits. 



A Vendome system that will be installed at the Dogfish Head Milton site.

Making Wilmington an innovation leader

By Christopher Wink

Editor's note: This commentary was originally posted in [Techical.ly Delaware](#) To read online or share, [click here](#).

Across the country, any community preparing for the future is working to put together a technology and entrepreneurship ecosystem.

No industry will escape a software revolution fast mandating that a class of technologists is necessary for any healthy business community. Innovation is being fueled by tiny experiments that sometimes grow into big solutions.

Delaware is not ignoring this.

A [recent News Journal op-ed](#) on the subject rightly alluded to the anchor that is the [University of Delaware](#), and the state has other institutions like the [Delaware Technology Park](#), [Christiana Care Health System](#) and a slew of traditional economic development groups.

But far more is happening than most know.

A stronger, denser, more celebrated Wilmington should be Delaware's innovation leader.

The city of Wilmington, despite its challenges of crime and poverty, has [a fledgling innovation corridor](#) that could become the state's best known asset outside the region. With a nationwide trend toward urbanism, no one interested in Delaware's innovation economy can ignore what North Market Street could be.

Today, visitors from some of our country's largest and most culturally significant cities could hop off an Amtrak train and take a tour of tech and entrepreneurial success stories that rival those from most any other city Wilmington's size.

- Start at [Trellist](#), the marketing technology firm



Wink

with more than 100 employees and a satellite office in Philadelphia.

- Walk to [The Archer Group](#), a digital branding firm that has national clients.

- Visit the Delaware College of Art and Design and its increasingly web-minded students.

- Walk past the hip [Spaceboy](#) storefront on Market Street en route to the headquarters of web design firm [Squatch Creative](#) and online gaming network [IndieGameStand](#).

- Head inside the Hercules Building for a visit to [1313 Innovation](#), a new tech incubator that launched this year.

- Hang out at The Loft coworking space operated by [Start It Up Delaware](#), a group catalyzing the state's tech entrepreneurship community with the help of a state grant.

Continued on next page

Events bring tech community together

From previous page

There, regular events bring together its dozens of members and attract hundreds of people from the broader community to build tech startups and find creative expression through digital means. For example, in November, Start It Up Delaware and 1313 Innovation are co-hosting Delaware's second [Global Startup Battle Weekend](#), part of an international network of coding and business launch events. At last year's event, [a team from the University of Delaware, ProjectedU](#), was voted as one of the top five best ideas worldwide.

And none of this means there isn't innovation also happening in [Rehoboth](#) and [Lewes](#) and Newark and elsewhere in the state.


All of Delaware needs to participate in this technology adoption and entrepreneurial zeal — and a stronger, denser, more celebrated Wilmington should be the leader.

These examples were enough to justify [our launch of Technical.ly Delaware this](#)

[summer](#) to cover all of these efforts and many more.

Global tech [brands like private car-hailing app Uber haven't yet been convinced](#) that there's the density in Delaware to justify their expansion here. That shouldn't suggest that there isn't already great growth in Delaware's innovation community - because there is.

But we need more participating and higher standards for ourselves. This new momentum is exciting, but a lack of awareness is one of the many challenges we hope to help overcome. For that, we should all take part.

Christopher Wink is a cofounder and Editorial Director of [Technical.ly](#), the local technology news network. Previously, Wink worked for a homeless advocacy nonprofit and was a freelance reporter for a variety of publications. He writes regularly about news innovation and best business practices on his personal blog [here](#). The bicycle commuter loves cities, urban politics and squabbling about neighborhood boundaries. 

Punkin Chunkin coming to Dover

An agreement has been reached that calls for Dover International Speedway to be the new host site for the World Championship [Punkin Chunkin](#). The annual contest that will be held Oct. 24-26, on speedway grounds, It is the 28th year of the event.

Punkin Chunkin sees teams from around the world compete in the sport of hurling a pumpkin solely by mechanical means for distance. Some devices used include slingshots, catapults, air cannons and more. The non-profit event gives out scholarships to students each year.

Punkin Chunkin will take place on the same grounds the Speedway uses to host the Firefly Music Festival. For the seventh consecutive year, Science Channel will be on hand to record the event that had been held in a Sussex County field.

The owner no longer wished to hold the event at the site and there had been concern the event and its thousands of attendees would go to Maryland.

Mike Tatoian, executive vice president Dover Motorsports, Inc., said the event hopes to attract a number of new fans from the north. The Punkin Chunkin organizers scouted more than 50 locations both within and outside of Delaware before settling on the site.



Hotel manager adds properties in Delaware

Ocean City, Md.-based [Real Hospitality Group](#) (RHG) announced their roster of hotels has grown with several new management and opening deals in 2014. The deals represent a 25.9 percent growth in room inventory. The expansion includes three new and existing properties in Delaware.

Management agreements are now in place for 53 properties and 7,203 guest rooms, expanding the company's East Coast footprint.

Included in the portfolio growth are key branded hotels under the Marriott, Starwood Hotels, Resorts, Hilton and Carlson banners.

In 2014, seven of the hotels are expected to open prior to the end of the year.

“We have worked with our ownership groups and established solid brand relationships to deliver effective pre-opening services that create positive top line revenue for our hotels out of the box,” comments Ben Seidel, CEO. “Our development efforts stem from a straight forward approach, recognizing that our performance and the management of our ownership's assets must produce successful results.”



The locations include:

- Home2 Suites by Hilton – Long Island City, New York: The hotel celebrated its official grand opening in August and offers 115 suites.
- Fairfield Inn & Suites – Rehoboth Beach, DE: This 94 room Generation 4 design is the first Marriott branded hotel in the Rehoboth Beach area. Slated to open in November 2014
- Four Points by Sheraton, Christiana. Construction is in the final stages for this 120 room hotel's opening, slated for opening in November. The hotel is close to the Christiana Mall and major routes. RHG also took over the owner group's Country Inn & Suites by Carlson, a 59 unit hotel, near the mall.
- Hyatt Herald Square – New York, NY: The 122 room hotel will offers a unique design and will open in October.
- Renaissance Manhattan Chelsea: The 330 room Renaissance Chelsea, at West 25th Street, is targeting a 2017 completion.
- aloft and element in Syracuse, NY: Construction

has begun on the 125 room aloft on the Syracuse waterfront, as part of a revitalization plan for the area. The hotel is slated to open in 2015. Also, the new 123 room element will begin construction adjacent to the aloft on the site for a late 2016 opening date.

• New York City Expansion in the Financial District: The 176 room Fairfield Inn & Suites, the 128 room aloft, a division of W Hotels, and the 261 room Four Points by Sheraton are scheduled for openings in the fourth quarter of 2014. RHG will also be managing the new construction of 330 rooms with a Courtyard by Marriott and Residence Inn by Marriott in a new combination high rise tower, targeted an early 2017 opening.

“These hotels are instrumental in developing a diverse portfolio in markets with tremendous potential. As such, we are focused on maintaining a positive impact during the pre-opening phases and have continued to grow the company by hiring talent well matched to deliver on our promises to our owner partners,” said Seidel. “We have strategically planned for growth to stay well ahead of the future opportunities and are resourced to deliver services to exceed the expectations of the owners, our brand partners and asset managers.”



ab+c agency for Newark Natural Foods

[ab+c Creative Intelligence](#), a full-service marketing communications agency, is now the agency of record for [Newark Natural Foods](#). The agency is based in Wilmington.

As the organic grocery store moves to its new, larger location (also in downtown Newark), Newark Natural Foods asked ab+c to undertake its rebranding effort.

“Not only is Newark Natural Foods a wonderfully run company with a unique business model, but they are also a bedrock of their community,” says Paul Pomeroy, managing partner and director of marketing at ab+c. “We are honored to call them a partner and we look forward to working with them to build out a brand that speaks to their heritage and their future.”

Newark Natural Foods, which carries organic fruits and vegetables, grains, and a large selection of grocery staples, makes business decisions based on sustainability and impact on the earth and community. The new store will double Newark



Newark Natural Foods and ab +c staff pose for photo during discussion of rebranding strategy. Newark Natural Foods’ current size and include a café.

Small Business Chamber announces expo

The Delaware Small Business Chamber will host their 3rd Delaware Consumer Expo & Marketplace on Oct. 4th, at Astro Shopping Center on Kirkwood Highway in Newark.

The New Castle County Police Department will be present along with more than 30 vendors and people participating in a car show and Scrapple Recipe Cook-off. The County Police will be at the

event from noon to 3 p.m. promoting the new Smart 911 program along with some other fantastic community service programs for kids, seniors and families as well as a heroine program. The K9 unit and a child seat safety inspector will be on hand.

Some of the other products and services include health & wellness, veterinary care, travel, handbags & accessories, home services, insurances, banking and credit unions, non-profits, remodeling, swim club, oils and vinegars, and Firewaters making special Scrapple sandwiches from a variety of flavors.

Bob Older, president and founder of the DSBC said, “We are proud to host this event that bring together over 2000 consumers with small businesses and also so many activities for the entire family.” The event runs on Saturday from noon to 6 p.m. Admission to the Expo is free to the public.

Navient ranks high on payment report

The U.S. Department of Education released new federal loan servicer results that show that [Navient](#)

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helped more customers successfully repay their student loans and avoid the long-term consequences of default than other service companies for the Department of Education-owned loans. That was according to a release from the company that is moving from the Newark area to Wilmington.

NAVIENTSM

For both the quarter and the 12-month period ending June 30 the data shows that Navient-

serviced borrowers were the least likely to default on their student loans, compared to those whose loans were serviced by other major federal servicers.

Navient was recently spun off from student lender Sallie Mae. [Sallie Mae and Navient have been under fire from media, critics and regulators over policies and collection practices.](#)

According to the fourth quarter results, the default rates of Direct Loan customers with loans serviced by Navient continued to drop and were more than half that of the average of the other three servicer.

“The Navient team focuses on developing and testing proactive strategies to assist our borrowers to enroll in the repayment options available to them,” said Jack Remondi, president and CEO, Navient. “In fact, nine times out of 10 when we can reach past due customers, we can identify a solution to help them avoid default. On behalf of customers and taxpayers alike, we’re proud

of our consistent track record of helping more student loan borrowers succeed.” Student loan default can have long-term consequences such as a negative impact on credit rating that reduces an individual’s ability to finance a home or car.

Since the company began to service Direct Loans in 2009, Navient customers

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have experienced a default rate nearly 30 percent better than those whose loans are serviced by the lowest two performers.

In addition, Navient-serviced customers have a higher use of income-driven repayment plans compared to customers serviced by other major servicers, according to federal statistics.

Exports from Dover total \$56 million

The U.S. Department of Commerce's International Trade Administration (ITA) announced new export data that shows merchandise exports from the Dover metropolitan area totaled \$56 million in 2013.

"The Department of Commerce is dedicated to assisting U.S. firms in meeting the needs of global consumers while strengthening our economy and supporting jobs throughout the Dover area and our nation," said Under Secretary of Commerce for International Trade Stefan M. Selig. "U.S. companies of all sizes are exploring the possible benefits of exporting, and looking beyond our borders to expand their customer base. More

than 95 percent of potential consumers live outside the United States and crave the world-class products offered by American businesses."



According to international trade figures released by ITA, 156 U.S. metropolitan areas exported more than \$1 billion in merchandise in 2013. More than 200 metropolitan areas registered positive export growth between 2012 and 2013 – with 134 reaching record export levels.

Key merchandise export categories for the Dover metropolitan area in 2013 included primary metal manufactures, transportation equipment, manufactured products, paper, and chemicals. Trading partners in the Asia Pacific Economic Cooperation and NAFTA were the leading destinations for Dover exports.

Early efforts are under way to increase shipping of exports from Dover through a civilian cargo hub on Dover Air Force Base property, a project that has been talked about for decades.

The first step of the process would be to build parking spots for cargo jets that now have to fly elsewhere after dropping off their loads and awaiting new shipments under current regulations.

"Delaware exporters continue to ramp up their international sales with quality, made-in-the-USA products," said Tony Ceballos, director of the U.S. Commercial Service in Philadelphia. "By selling internationally, many of these exporters are better able to weather changes in the economy while building their global competitiveness."

The Department of Commerce's International Trade Administration works with American businesses of all sizes to identify export opportunities for their products and services to bolster President Obama's National Export Initiative (NEI).

A focus of the NEI is helping metropolitan areas identify regional strengths in order to increase their exports, boost the local economy, and create jobs for American workers, according to a release from the agency.

Capital One Food Bank donation; Walk raises \$68,000

Capital One presented a \$50,000 grant to the Food Bank of Delaware last week at the 37th graduating class of The Culinary School. Capital One's funding will help support student scholarships for The Culinary School, the Mobile Pantry program and other Food Bank of Delaware hunger-relief programs.

Jim Kelly, head of Direct Banking, Capital One, provided keynote remarks for the graduation ceremony.

Students have spent the past 14 weeks developing their passion for the culinary arts. From proper knife handling techniques to Serve Safe certification and completing an internship, the students are prepared for entry-level jobs in the food industry. Student internship sites included Desserts by Dana, Domaine Hudson, Two Stones Pub, Westin Hotel and more.

“The Culinary School is all about providing



The Highmark Walk for a Healthy Community was held Saturday attracted nearly 1,200 registrants and according to a preliminary report raised \$68,000. Highmark Delaware handled all the logistics and underwrote the full cost of the walk, so 100 percent of the donations went directly to the 17 participating nonprofit organizations.

Delawareans with the skills they need in order to obtain jobs in the thriving restaurant industry. We can't do what we do without the support of partners like Capital One,” said Food Bank of Delaware CEO Patricia Beebe. “I am proud of the progress our graduates have made. They are not the same individuals they were 14 weeks ago. Each and every one of them has worked hard to get to today's graduation. There were challenges, but they all made it.”

The mission of The Culinary School is two-fold. First, students are taught skills that are highly desirable to employers in the food industry. Second, these newly-developed skills have the potential to lead to jobs in the industry that provide job security and economic sustainability. Students are referred to the program through the Criminal Justice Council, Delaware Department of Labor, Delaware Division of Vocational Rehabilitation and other community-based organizations.

Click here for online gallery

Morton to head Parent Information Center

Keith Morton has been named Executive Director of the Parent Information Center of Delaware. The Parent Information Center (PIC) is a non-profit organization with a mission to advance effective parent engagement in education.



Morton

“We are thrilled that Mr. Morton has accepted this very important role,” Verna Wilkins Hensley, president of the board, said. “For more than 30 years, PIC has helped parents become their children’s best lifelong advocate through one-to-one consultation and workshops. We expect Mr. Morton to build on this foundation so the organization can support even more families statewide.”

Prior to this position, Morton has worked in

private business, integrating technology with effective service delivery. His work included serving as the operations manager of the City of Atlanta Empowerment Zone and a consultant on a health project for children with special needs. He is a member of Red Clay Consolidated School District Diversity Committee.

A graduate of Delaware schools, Mr. Morton received his bachelor’s degree from Harvard University and a Masters in Business Administration from Columbia University.

Marie-Anne Aghazadian, who served as the Executive Director of the Parent Information Center of Delaware for more than 25 years, is retiring from her position, but will continue to work at PIC in a part-time role to facilitate the center’s leadership transition and to serve on committees and task forces on behalf of Parent Information Center.

“I am honored to join the Parent Information Center,” Morton said. “As the parent of a child with special needs, I am very familiar with the

challenges – medically, educationally, socially and emotionally – that families face. It is not just convenient to have an organization dedicated to improving parent engagement in Delaware, it is essential to have an organization like PIC to support parents of children with disabilities who want to see their children fulfill their potential to succeed.”

Smith joins law firm

Jennifer D. Smith has joined Marshall Dennehey Warner Coleman & Goggin as an associate in the Wilmington office. She focuses her practice in the area of toxic tort and product liability litigation, as well as general negligence litigation.



Smith

Smith is a graduate of the University of Delaware and Widener University School of Law. She is a member of numerous legal associations including the American and Delaware State Bar Associations; the Defense Counsel of Delaware; the Delaware Claims Association; and the Richard S. Rodney and Randy J. Holland Inns of Court.

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2 added at Becker Morgan

Becker Morgan Group announced the following staff additions:

Emily E. McMullen joins the Salisbury, Md. office as an Architectural Designer. She graduated with a Bachelor of Architecture from Marywood University. Her project experience with Becker Morgan Group includes Lewes Public Library in Lewes, DE; Ocean City Beach Patrol Headquarters in Ocean City, Md.; Snow Hill High School in Snow Hill, Md.; and The Nanticoke Health Services Mears Medical Office Building in Seaford.



McMullen



Musacchio

Ryan J. Musacchio joins the Dover office as a

Civil Designer. He earned a Bachelor of Science in Civil Engineering from the University of Delaware. His project experience with Becker Morgan Group includes the Boys and Girls Club in Dover ; Bayhealth Skull Mansion Parking Lot in Dover; New Laurel Elementary School in Laurel; The Preserve at Cedar Pines in Bethany Beach; and Delaware State Police Troop 7 in Lewes.

Neurosurgeon joins Bayhealth

Bayhealth announced that neurosurgeon **Dunbar Alcindor**, MD, joined Bayhealth Neurosurgery of Dover.



Alcindor

Dr. Alcindor joins Dr. James Mills in providing neurosurgical and neurological care to residents of Central and Southern Delaware.

He recently completed a neurosurgical residency and fellowship in stereotactic and functional neurosurgery at Allegheny General Hospital in Pittsburgh, Pennsylvania.

“Having Dr. Alcindor will increase our capability to treat a greater number of neurosurgery patients. We will be expanding to Sussex County (Lewes area) where there is currently a lack of neurosurgery presence,” said Brad Kirkes, vice president of ancillary and clinical services.

Dr. Alcindor attended medical school at the Medical College of Wisconsin. He has been published in several peer-reviewed journals. His research has focused on a wide variety of topics including deep brain stimulation for movement disorders and neuro-oncology.

Lee named AVP at Nanticoke

Nanticoke Health Services promoted **Lori Lee**, RN, BSN, to the position of Assistant Vice President of Nursing. As Assistant Vice President, Lee is accountable for the practice of nursing across all clinical



Lee

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business bulletin people
YOUR WEEKLY ELECTRONIC BUSINESS JOURNAL

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settings, is responsible for setting standards of clinical practice for the hospital and establishing a mechanism to ensure that care is provided in accordance with standards of quality, licensing and accreditation.

Lee is a graduate of Virginia's Tidewater Community College and of Delaware's Wilmington College and has over 20 years of nursing experience. She started at Nanticoke Memorial Hospital as an ICU nurse in 1997.

Tipton promotions

Tipton Communications, Newark, announced the following promotions:

Jessica Bryant has been promoted to senior communications specialist. **Maira Owens** has been promoted to Senior Magnet Writing Manager.

In addition to managing manufacturing and technology accounts, Bryant handles human resource communications for hospitals and health

systems across the region. In her new position, she will lead teams in developing marketing materials and executing internal and external communications strategies.

"Jessica has always excelled in meeting tight deadlines and spearheading projects, while taking the time to understand her clients' businesses," said Dan Tipton, president and CEO. "She will continue to deliver a combination of innovative ideas and high-quality products to our existing clients while further empowering us to expand our business."

Before joining the agency in 2010, Bryant coordinated community relations, maintained online content, and planned events and campaigns for Louviers Federal Credit Union.



Owens



Bryant

As part of her position, Owens will continue to manage more than a dozen writers and editors across the country in showcasing the successful nursing practices of world-class hospitals.

In the past year alone, Owens has helped to guide 14 hospitals to achieving Magnet certification from the American Nursing Credentialing Center. Since 2011, she has reviewed, edited and written thousands of Magnet documents, as well as other hospital certification documents.

"Each of our hospitals has submitted their documents on time, and Maira goes above and beyond each day to make sure that happens," said Dan Tipton, president of Tipton Communications. "Not only does Maira lessen our clients' stress, she helps to increase their overall engagement in the certification process."

Prior to joining Tipton, Maira spent 15 years at the MBNA Corporation (now part of Bank of America) and six years in the nonprofit sector — writing content and overseeing production for

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magazines, newsletters, brochures, websites, press releases, presentations, speeches, social media and fund-raising solicitations.

She is a graduate of the University of Delaware and a past chair of the Western Family YMCA Board of Governors.

Shore adds training manager

Shore Bancshares, Inc. announced that **Dana Hall** has joined the Shore Bancshares team as the Training and Development Manager.



Hall

Dana will be responsible for developing, coordinating, implementing, conducting and/or evaluating training programs that support organization objectives and are aligned with the Company's and subsidiaries' strategic goals.

Hall brings to Shore Bancshares more than 27

years of training experience where she held a variety of positions as Vice President of Education and Director of Conferences for the Maryland Bankers Association; Associate Director, Education for the Center for Financial Training; Training Officer for Eagle Bank, and Training and Recruiting Officer for Industrial Bank.

In 2006, Hall was selected by the American Bankers Association to represent all banks in a joint presentation on Money Management: Budgeting and Decision Making along with the Treasurer of the United States and the Secretary of the Treasury at the US Treasury Building in Washington, DC.

Marketing specialist for convention bureau

The Greater Wilmington Convention and Visitors Bureau named **Gaby Indelli** Marketing & Social Media Specialist. Indellini, born and raised in north Wilmington, is a 2005 graduate of DeSales University, where she studied Communications and TV/Film. Upon graduation, she worked in Los Angeles casting reality shows.

After moving to Delaware, she worked in digital marketing throughout the Wilmington area, specializing in small business marketing and social media.

Matthews gains Delaware realty license

Jason R Matthews, a Sales Associate in the West Chester Office of Berkshire Hathaway Fox & Roach, Realtors, has earned his Delaware State Salesperson's License. Matthews is also licensed in the Commonwealth of Pennsylvania and has been an associate with BHHS since January 2014.

Previously, Matthews was a real estate broker with Playa Grande Investments in the Dominican Republic for over a decade, prior to his return to West Chester, where he lived for 20 years before his move to the Caribbean.



Indelli



Matthews



business bulletin business licenses

Editor's note: Business licenses are issued by the State of Delaware as a revenue raising tool. These are licenses for new businesses, dating from Feb. 1, 2014

Contractor

G L WISE MASONRY LLC 915 GREENVILLE RD DENVER, PA 17517-9402

GABRIEL & SONS MASONRY INC 23 6TH AVE WILMINGTON, DE 19805-4709

GAMBA ANTHONY J A J'S PAINTING SERVICE 6232 BAKER RD SEAFORD, DE 19973-6537

GARCIA TORRES FRANCISCO

JAVIER F FURIOSOS CONSTRUCTION 123 N CONNELL ST WILMINGTON, DE 19805-3632

GAS DIVERSIFIED SERVICES, INC 473 CHATEAU DR NW ATLANTA, GA 30305-1924

GELA CABLE TECHNOLOGY LLC 816 HARWOOD RD WILMINGTON, DE 19804-2661

GEM MECHANICAL SERVICES INC 5101 BIRNEY HWY ASTON, PA 19014-1592

GET A FEW THINGS DONE LLC 9 W REAMER AVE WILMINGTON, DE 19804-1715

GIN CONSTRUCTION LLC 2 BEALE ST GEORGETOWN, DE 19947-2020

GORDILLO ALMAYRA GORDILLO BASEMENT WATER PROOFING 613 S VAN BUREN ST WILMINGTON, DE 19805-4342

GRAHAM S WIRELESS SOLUTIONS INC 35035 NORTH DR LEWES, DE 19958-3240

GRASS ROOTS LANDSCAPE & LAWCARE LLC 1437 PEACH BASKET RD FELTON, DE 19943-5647

GRAY MICHAEL D 397 CHATHAM RD WEST GROVE, PA 19390-9213

GREEN KELVIN B SR GREEN'S HEATING & COOLING 3 S INDEPENDENCE BLVD DOVER, DE 19904-3381

GREEN'S SOLUTIONS 420 TAMARA CIR NEWARK, DE 19711-6931

Services

G S CONSTRUCTION MGT LLC PO BOX 4629 WILMINGTON, DE 19807-4629

G.A.N. CARPET CLEANING 5081 SAILFISH DR EDEN, MD 21822-2236

GAME CHANGING TECHNOLOGIES INC 16870 W. BERNARDO DRIVE SAN DIEGO, CA 92127-1677

GARIBIAN MICHELLE 7 BALL FARM WAY WILMINGTON, DE 19808-2023

GARRETT CATRINA 3310 WRANGLE HILL RD STE 4 BEAR, DE 19701-1875

GEAR HEAD LLC MDNGHT RDRS CYCLE AND GOLF CARTS 38575 DUPONT BLVD UNIT 2 SELBYVILLE, DE 19975-3043

GEHMAN LETICIA J GEHMAN DAYCARE 15292 BLANCHARD RD BRIDGEVILLE, DE 19933-2843

GENEVA WORLDWIDE, INC. 256 W 38TH ST FL 10 NEW YORK, NY 10018-9121

GILLIAM JOHN R REDBOY JANITORIAL SERVICES 912 GOVERNOR HOUSE CIR WILMINGTON, DE 19 19809-2400

GMW SPA K INC 2604 KIRKWOOD HWY # 2-A WILMINGTON, DE 19805-4910

GRECIAN EARNS LLC WEDDINGS NATURALLY PO BOX 203 SAINT GEORGES, DE 19733-0203

GOEBEL ROBERT ICUSTOMIZE 24824 MAGNOLIA CIR MILLSBORO, DE 19966-7535

GOSWAMI JAIDEEP INCOGNA CONSULTING 908 WESTERLY CT NEWARK, DE 19702-4823

GRAFTON INVESTMENTS 207 PARSONS DR HEMPSTEAD, NY 11550-4731

Mover

G&G TRANSPORT LLC 5 WEDGEFIELD DR NEW CASTLE, DE 19720-3726

GLOBAL TRUCKING ENTERPRISES INC 5 SAILBOAT CIR NEWARK, DE 19702-2319

Wholesaler

GABAY LLC 613 JACOBSEN CIR NEWARK, DE 19702-1644 **GCH WHOLESALE LLC** 11 AVIGNON DR NEWARK, DE 19702-5511

GILBERT KEVIN 422 E AYRE ST WILMINGTON, DE 19804-2513

GMD ENTERPRISES, LLC 1 LONGFORD CT WILMINGTON, DE 19808-1403

Retailer

GAMES UNLIMITED INC 901 N MARKET ST # 403 WILMINGTON, DE 19801-3022

KONA ICE OF ELKTON/NORTH NEWARK 2288 PULASKI HWY # 145 NORTH EAST, MD 21901-3702

GIFT CARD, INC. BIPIDS.COM 16 REVELSTONE CT NEWARK, DE 19711-2981

GILL JUSTIN ANAYAT & SONS NEW & USED TIRES & AUTO REPAIR LLC 4128 FORREST AVE STE C DOVER, DE 19904-5268

GIOVANNI'S SEAFOOD INC 333 NAAMANS RD CLAYMONT, DE 19703-2801

GLOVER FURNITURE & DESIGN GROUP 606 BALTIMORE AVE STE 407 TOWSON, MD 21204-4073

GO TEES 459 UPPER PIKE CREEK RD NEWARK, DE 19711-4336

GOVENS JUAN A PICTURE DAT IMPRINTS 47 ABBEY RD NEWARK, DE 19702-8611

Manufacturer

GARDEN MONKEY DESIGNS LLC 113 MURPHY RD WILMINGTON, DE 19803-3046

GLOBAL FOOD INDUSTRIES, INC. GFI - GLOBAL FOOD INDUSTRIES 2961 SW 19TH TER MIAMI, FL 33145-1933

GOODY GOOD ENTERPRISES 106 AVIGNON CT NEWARK, DE 19702-5524

Advertising agency

GARVEY MICHELLE PATRICIA 746 BLACKBIRD STATION RD TOWNSEND, DE 19734-9308

Laundry/dry cleaner

GDI SERVICES, INC. 19 AVENUE D JOHNSON CITY, NY 13790-2207

Employment agent

GLOBAL PROFESSIONAL CONSULTANTS 1101 MIRANDA LN STE 101 KISSIMMEE, FL 34741-0770

Restaurant

GLORIOSO JOSEPH PAPI JOE'S CAFE 394 DENNY ST LEIPSIC, DE 19901-1760

Legal office

GOLDSTEIN & MCCLINTOCK LLLP 208 S LA SALLE ST STE 1750 CHICAGO, IL 60604-1170

Beautician

GONZALEZ VICTORIA DELMAR HAIR & NAIL 38613 BENRO DR UNIT 6 DELMAR, DE 19940-3571

Taxi/bus service

GRADY SR RODERIC CONGRESSIONAL LIMOUSINE SRV 550 INC 4023 KENNETT PIKE # 222 WILMINGTON, DE 19807-2018

Lessor

GREAVES CHUCK WISHING WELL ENTERPRISES 26285 BROADKILL RD MILTON, DE 19968-2944

Collection agency.

GREENBERG, GRANT & RICHARDS 5858 WESTHEIMER RD STE 500 HOUSTON, TX 77057-5645

