

Jan. 15, 2013

Developer named for \$100M rehab of The Flats.



This week



Gallo joins Berkshire real estate network. 8

Veasey receives Marvel Cup. 10





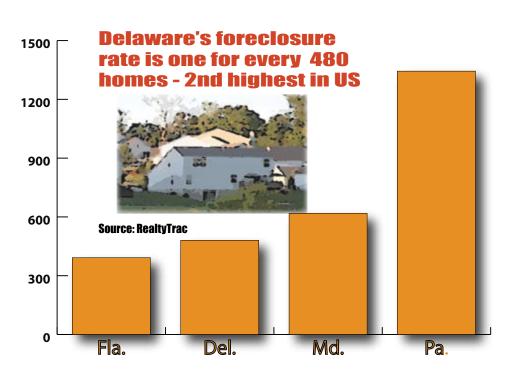
Innovation
Center opens
in Hercules
building 16

Housing market picks up as foreclosure rate remains high

esidential real estate is perking up in Delaware, although a high foreclosure rate will continue to be a drag on the market.

Delaware showed gains in the monthly <u>CoreLogic</u> rankings in home price appreciation, coming in with 5.2 percent growth for the year in a November-to-November comparison. Earlier in the year, the home appreciation rate in Delaware had been among the lowest among the 50 states.

The growth rate was well below more rapidly recovering states like Nevada., which saw a 25 percent gain.



However, Delaware did not see the plunge in housing prices that hit Nevada. Prices in that state are still down 40 percent from their peak. By

Home prices increase in all 3 counties as foreclosure rate remains high in state

From previous page

contrast, Delaware home prices are only 14 percent below their peak in 2007. In a separate measurement, TREND, the multiple listing service for New Castle and Kent counties, reported the December median sales price of a home in New Castle County was \$197,00, compared to \$185,000 during the same month a year ago.

In Kent County, the median price in December was \$170,000 compared to \$172,000 in December 2012. Total home sales were up modestly in both counties.

The Kent County economy is believed to be weaker than its New Castle counterpart, in part due to the lack of hiring in state government and federal cuts that led to furlough days.

Figures from Berkshire Hathaway HomeServices Gallo Realty, Lewes, showed the median sales price of homes was up by 8 percent for the year as of the end of November.

That appeared to be a more robust performance than in Kent and New Castle counties.

How home prices perform will be influenced by foreclosures in the state. While Delaware remained below the national average during the recession, its foreclosure rate has remained stubbornly high during the recovery.

RealtyTrac confirmed that the November foreclosure rate in the state was second highest in the nation, trailing only Florida.

During 2013, the Delaware economy remained on the sluggish side, based on home prices and other factors. In recent months, however, the jobless rate dropped to 6.5% as of November. A report from Arizona State University indicated that Delaware remained in the top tier among states.

Neighboring Maryland ranks third. RealtyTrac compiles foreclosure figures and offers listings and other information on foreclosed properties.

The high rate of foreclosures typically indicate a weaker economy and the influence of the subprime loans that allowed many with poor credit to buy homes and walk away. Some of the loans did not require any documentation of income and came to be known as "liar's loans."



Developer named for \$100M redevelopment of The Flats

Housing Development Corporation MidAtlantic has been selected as the developer and manager of a 450-unit Wilmington redevelopment project, known as The Flats. Mid-Atlantic is based in Lancaster, Pa.

MidAtlantic President Michael R.
Carper announced the project last week.
DelawareOnLine.com previously reported the
Wilmington City Council approved the \$100
million project.

The expansion into Delaware marks HDC MidAtlantic's first growth opportunity beyond Pennsylvania's boundaries, as the Lancaster-based, 43-year old non-profit looks to expand their footprint into the Delaware, Maryland and New Jersey affordable housing markets.

HDC MidAtlantic has supplied 3,100 units of housing in 11 Pennsylvania counties.

HDC MidAtlantic will partner with a 501c(3) non-profit operating foundation and co-developer, the Todmorden Foundation, Inc., to secure tax credits, develop and manage the first phase of the new construction project consisting of 71-units of general occupancy, affordable housing.



Rendering courtesy of HDC.

"As non-profit organizations with like-minded missions, HDC MidAtlantic uniquely aligns with Todmorden Foundations' vision and commitment to provide affordable housing to low-income individuals. Our capacity to develop The Flats – a complex and comprehensive project- was key in the developer selection process," said Carper.

Built in the early 1900s, The Flats currently has 430 units serving low-income individuals in the west side of Wilmington.

Woodlawn Trustees, the owner of the property, is looking to replace its housing stock and build new, energy efficient affordable housing to preserve their legacy with this multi-phase and multi-year project, according to release.

The west side of the city is facing challenges from crime and blight. Woodlawn owns a large amount of property and has been involved in some controversial commercial projects to develop small portions of that land. Woodlawn applied for approval of the project with the city. First and subsequent phase funding is anticipated through the federal Low Income Housing Tax Credit program, administered by the Delaware State Housing Authority, and private, state and local affordable housing sources.



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DECON First January Economic Prospects

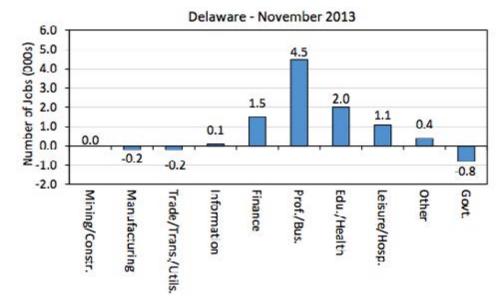
Total workforce shrinks as job growth perks up

Courtesy of DECON First. Chart to right from the Federal Reserve Bank of Philadelphia.

Delaware is into its 34th month of positive year over year gains in employment. The over 6,500 net jobs added over the past 12 months amounts to a healthy 1.6% growth rate. This leaves the state 14,600 jobs below the pre-recession peak, meaning the gap could be closed by early 2016.

Since hitting 7.4% in August, the state's unemployment rate is down to 6.5% for November, once again registering below the U.S. rate of 7%. Delaware's unemployment rate is below all the other states in the region except Maryland. The unfortunate news is that the drop in Delaware's unemployment rate has been spurred on by almost 6,500 Delaware residents leaving the labor force during the past 12 months. And while jobs at Delaware businesses have been booming as 3,600 fewer Delaware residents are employed compared to a year ago. This does not bode well for Delaware businesses dependent upon local residential spending.

Some storm clouds are appearing on the horizon



for Delaware's healthcare industry. Health care has been the one consistent bright spot in the Delaware economy over the long term. While private industry employment dropped over 10,000 since 2001, Delaware health care had a net increase of 15,500 jobs...constituting a 45% increase and ahead of the national figure.

The turmoil created by the transition to Obamacare appears likely to dampen the growth in Delaware health care, at least through the first half of 2014. Nationally, in November hospital admissions fell for the first time in over a decade. After adding 27,000 jobs per year in 2012, healthcare in the U.S. averaged an only 17,000

gain through 2013. And a loss of 6,000 jobs was registered in December of 2013.

Delaware health added a net 2,100 jobs in 2011, 1,700 in 2012, and down to 1,300 through 2013. DECON First expect this to fall to below 1,000 jobs during 2014.

Delaware personal income continues to grow at just half the rate experienced before the recession. Transfer payments (e.g., Social Security, Medicaid) and dividends are the personal income drivers and, not surprisingly, the growth rate in wages and earnings lags. Transfer payments constitute 28% of total personal income in Sussex County and 24% in Kent County.

DECON First Expects these trends to continue through 2014: jobs being added by Delaware businesses, but slow growth in residential employment and personal income.

County Police introduce smartphone application

New Castle County Police released a smart phone application as a means to provide notifications and information to the public regarding events, crimes and wanted persons.

The New Castle County Police app can be downloaded for free by searching for "New Castle County Police" in the iPhone or Android marketplace. With it, citizens have access to a number of features, including contacts, citizen survey, tip forms and feedback. The police app contains links to information

about wanted persons, crime maps and sex offenders. It also allows the department to solicit help from the public in ongoing investigations or crimes. One of the app's features allow citizens, and/or business owners, to notify the division if they have surveillance video, and would be willing to share the video if a crime occurred in the area. "Our app is a great addition to our social media tools that allow us to communicate and engage the public" said County Police Chief E.M. Setting. "We can push out notifications to the public and citizens have a variety of ways to contact us easily from their smartphone or tablet."

DECON First prospects

From previous page INDICATORS:

Of the more than 60 indicators followed by DECON First the most notable changes have occurred in the following: Delaware's labor force continues to shrink Inflation in the Delaware region has fallen below 1%, led by a large drop in gasoline prices The proportion of non-accrual home equity loans hold by banks in Delaware is on the rise The growth rate in residential building permits is falling off and will eventually affect housing starts

DECON First uses economics to strengthen Delaware business. This is accomplished by providing accurate, objective, and relevant analysis of the economy, coupled with best practice recommendations that deliver new customers. The detailed analysis for the Indicators above is found in the DECON First monthly Delaware Economic Review (www.deconfirst.com). Direct questions to info@deconfirst.com





Clearer view of Delaware economy emerges

n this issue, you will find a number of stories and reports related to the performance of the economy that may give us a clearer picture on its strengths and weaknesses.

Residential real estate is looking better, although the foreclosure rate remains stubbornly high. According to the firm RealtyTrac, Delaware's foreclosure rate, as of November, is the second highest in the nation as states such as California work through their massive inventory of bankowned homes.

The best news comes in the area of job growth. A report from Arizona State University showed Delaware No. 9 in that category. That's an impressive performance given the weakness in two key areas, manufacturing and government employment.

As noted in the monthly report by DECO this performance is tempered by the fact that the Delaware workforce is shrinking and income inequality is growing. Construction employment,

a source of higher paying jobs, remains weak with much of the work tied to the public sector Other those on states with ties to auto, technology and other areas have seen significant gains in manufacturing hiring. Millsbor That is not happening in Delaware, which continues to see the lingering effects of the closing of the GM and Chrysler plants five years ago.

Throughout much of the year, the administration of Gov. Jack Markell and to some extent the General Assembly have been taking heat for the state's economic performance and what some see as a lack of vision and unwillingness to entertain new ideas

At the Delaware State Chamber of Commerce meeting Monday night, Markell asked for input from the business community and vowed to come up with initiatives that deal with the key issues of workforce preparedness, education and economic development.

That was good to hear. Another issue that will have to be dealt with is the increasingly powerful

alliance of not in my backyard opponents and those on the environmental fringe, Their efforts pose a danger to the Allen Harim poultry plant in Millsboro and the proposed Data Centers project in Newark.

Opponents are also pointing to a report from former state Chief Justice Norman Veasey that suggests "pay to play" politics are alive in the state and can influence government decisions. The governor and General Assembly need to move quickly to pass legislation that could discourage abuses.

Left unchallenged, these forces continue to make inroads using everything from city council meetings to the court system to make their case, complete with misleading social media posts and hefty doses of junk science. The danger is that without business and community leaders not speaking out in strongly favor of these projects, Delaware could be left with a "you're not welcome here image that will hinder efforts to add manufacturing or technology jobs to the state.

FISKER ASSETS HEADED TO BANKRUPTCY AUCTION

HYY Newsworks reports that U.S.
Bankruptcy Court in Delaware has ordered an auction of assets of Fisker Automotive after two Chinese companies worked to acquire the federal loan for the company.

Fisker fell victim to a host of problems after obtaining the federal loan that was to have been used to build a mid-sized hybrid automobile in Delaware. The company offered "plug in hybrids that combined electric power with a small engine.

By contrast, Tesla, a fully electric car, has prospered, although it has also faced challenges including reports of battery fires that plagued Fisker.

The auction came after Wanxiang America held out the hope that the former GM Boxwood plant in Delaware could make a car. The other company, Hybrid Technologies wanted to sell the plant. Wanxiang now the company that made batteries for Fisker.

"On behalf of the people of Delaware, I want to thank the court for its decision," said U.S. Sen. Tom Carper. "The loss of both of Delaware's auto assembly plants within months of each other five years ago was gut-wrenching for me and many Delawareans. The judge's decision does not ensure



The Fisker Atlantic.

that the Boxwood Road plant will come back to life in a few years to produce breathtakingly beautiful, energy efficient automobiles. What it does mean, however, is that Wanxiang America, Inc., a Chinese company with strong financial resources, business operations in 14 states, and a deep interest in reopening the Boxwood Road plant, will now have a fighting chance to make that happen."

The state lost both of its auto plants in 2008 and 2009 when the Chrysler and Boxwood plants closed. The Chrysler plant was purchased by the University of Delaware, which is now developing the site as the STAR Campus. The area is now the home of a Bloom Energy manufacturing plant.

Fisker was started in California by automotive designer Henrik Fisker and managed to raise more than \$1 billion. However, the company burned through that cash. By contrast, Tesla had the resources of entrepreneur Elon Musk who has launched other successful companies including a space transport company.

The auction also opened up the possibility that the state might be able to recover a larger portion of its \$20 million in loans it granted to Fisker.

Click here for a link to the Newsworks story.



Prudential Gallo affiliates with Berkshire

Prudential Gallo Realtors has affiliated with Berkshire Hathaway HomeServices. The firm is now known as Berkshire Hathaway HomeServices Gallo Realty. Berkshrire has been converting Prudential affiliates to the new name.

The company will be an affiliate and not under the ownership of the Berkshire Hathaway conglomerate headed by Omaha investor Warren Buffett. Berkshire Hathway owns or has controlling interests in everything from the Burlington Northern Santa Fe railroad to Geico Insurance. Berkshire Hathaway HomeServices does own the former Prudential Fox and Roach real estate firm, which is one of the largest players in New Castle County.

Gallo was among the first in this region to transition to the brand following affiliate launches in California, Connecticut, Colorado, Florida, Georgia, Iowa, Missouri, Nebraska, North Carolina, Oregon, Pennsylvania, Tennessee, Texas, West Virginia and Washington. Berkshire Hathaway has purchased Prudential companies, like Fox and Roach and moved companies and affiliates over to the name of a company that Buffett has used in building in building his vast array of holdings.

Gallo Realty, a full-service brokerage founded in 1979 by Sal and Bette Gallo.

Andrew Ratner, general manager and vice president,



agreed. "This is a once-in-a-lifetime opportunity for our company and agents," he said. "We have been the market-share leader in Sussex County the last couple of years, and our new brand will help us expand our resources and marketing tools to continue as the No. 1 brokerage. I'm confident that our clients will be excited as well."

Ratner, the Gallos and their agents on Thursday marked their company's start in the brand with a ribbon cutting and sign unveiling at a residential property in Lewes. Berkshire Hathaway HomeServices Gallo Realty operates four offices in Lewes, Rehoboth Beach and Bethany Beach. Further information is available at http://www.gotogallo.com/.











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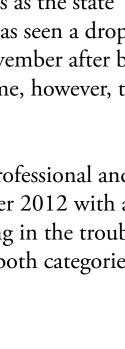
Delaware job growth ranks 9th

Delaware ranked ninth among the 50 states in job growth, according to a report from Arizona State University. The study took a look at November 2012 and November 2013 figures.

	Total Nonfarm:		November 2013 over November 2012				
State					Thousands of Jobs		
	Rank 2013	% Change	Rank 2012	% Change	Job Growth	# Jobs 2013	# Jobs 2012
North Dakota	1	3.99	1	6.69	17.60	459.20	441.60
Texas	2	2.49	3	3.20	275.70	11,346.90	11,071.20
Florida	3	2.47	13	1.87	185.80	7,694.40	7,508.60
ldaho	4	2.29	15	1.77	14.50	646.50	632.00
Georgia	5	2.28	23	1.38	91.20	4,095.50	4,004.30
Oregon	6	2.21	30	1.05	36.70	1,696.90	1,660.20
Utah	7	2.19	2	3.65	27.90	1,304.40	1,276.50
Indiana	8	2.07	11	1.95	61.00	3,008.60	2,947.60
Delaware	9	1.98	40	0.74	8.40	432.10	423.70

The No. 9 ranking was a vast improvement from the 40th-place ranking in November 2012, according to the report from the Carey School of Business at ASU. Ranking 50th was Alaska, with North Dakota and its oil-fueled economy in first place. Delaware has struggled with job growth in recent years as the state recovers from the economic downturn of 2008-2009. Delaware has seen a drop in its unemployment rate in recent months, with a 6.5% rate in November after being above 7 percent since the recession year of 2009. At the same time, however, the size of the state's workforce has shrunk.

Driving the performance was 7.75 percent job growth in the professional and business services sector in November 2013 compared to November 2012 with a gain of 4,500 jobs. The performance came despite a 42nd place showing in the troubled manufacturing sector and 43rd in government employment. In both categories, Delaware showed job losses. <u>Click here</u> to see detailed rankings.





Veasey receives Josiah Marvel Cup from State Chamber

Challenging economy noted by Markell; Comcast's Cohen discusses digital divide

ormer Delaware Chief Justice Norman Veasey received the Josiah Marvel Cup from the Delaware State Chamber of Commerce at the organization's annual dinner on Monday night. Click here to view photo gallery.

Former Gov. and Cong. Mike Castle and Supreme Court Justice Randy Holland helped to present the award, which is given annually for service to the community and state. The award is named in honor of a founder of the present-day State Chamber and an architect of the state's corporate legal system. The award was first presented in 1951.

Veasey was nominated for Chief Justice by then-Gov. Castle after serving as a lawyer with the Wilmington firm of Richards, Layton and Finger. since the 1950s. He also served as an assistant attorney general from 1961 to 1963. He became chief justice in 1992.

Veasey has been in the news in recent days after a panel he headed made its final report into the influence of political contributions into government decision-making, sometimes known as "pay to play." Veasey took heat in some quarters for not recommending prosecution and forcefully responded to the criticism.



From left: Justice Randy Holland, Veasey; Chamber Interim President Rich Heffron and former Cong. Mike Castle.

Keynote speaker was David Cohen, executive vice president of Comcast, controlling owner of NBC and the nation's largest cable company. Comcast employs more than 1,000 in Delaware. The company got its start when Philadelphian Ralph Roberts bought a small cable company in Tupelo, Miss.

Cohen a friend of Gov. Jack Markell and former Chief of Staff for former Philadelphia Mayor Ed Rendell, praised the work of the governor in growing the economy. Cohen, a Democrat, made a quick reference to the scandal

Comcast invests \$350M in Delaware

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involving the administration of New Jersey Gov. Chris Christie, praising Markell for not having any bridge delays during his drive to the Chamber dinner.

Cohen said Comcast has made \$350 million in investments in broadband and other areas in Delaware since 1996. Cohen made a pitch for expanding the use of broadband into lower income communities, taking note of what he sees as a growing "digital divide" that is leaving many behind.

Comcast offers Internet Essentials, a program that offers broadband at less than \$10 a month to those with lower incomes. The program was first launched in Delaware and now provides broadband to one million low income Americans.

economy had another tough year in 2013, although he noted that the unemployment rate in the state was an improvement from the figures reported during the recession.



Comcast executive David Cohen gives the keynote speech as Gov. Jack Markell and **Chamber Interim President Rich Heffron** listen.

Gov. Jack Markell agreed that more needs to be done to improve the state's economy. He called for more partnerships between business and education to enhance the quality of the workforce. The governor said he will announce initiatives aimed at improving the economy.

A special guest at the event was Rachad Interim President Rich Heffron said the state's Bouhlal U.S. Ambassador to Morocco. That nation exports \$5.6 million annually in citrus to Delaware, with that figure expected to increase, due to trade agreements.



Former Norvartis exec to head Incycte, Inc.

Hervé Hoppenot, former president of Novartis Oncology, has been named President and CEO of Incyte, Inc., Wilmington, effective immediately.

Hoppenot, who also will join the Incyte Board of Directors, succeeds Paul A. Friedman, M.D. Friedman is retiring and will continue to serve on the board. Friedman headed the company, which



Hoppenot

moved from California to Wilmington and now has a successful blood cancer drug in its portfolio.

"Hervé's broad international oncology experience and proven track record in leading successful, high-performing R&D and commercial teams will be of great value as we continue to build upon Incyte's remarkable success," said Richard De Schutter, chairman of the Incyte Board of Directors. "At the time we welcome Hervé to the Incyte team, we especially want to thank and recognize Dr. Friedman for his extraordinary leadership of the company during his tenure as CEO. It is his leadership, together with the quality of the team he assembled, that has enabled Incyte to become the successful biopharmaceutical company it is today."

(*Click here* for more on the new CEO).

Chancellor Strine nominated to post of state Supreme Court Chief Justice

Gov. Jack Markell announced the nomination of Chancellor Leo E. Strine, Jr. to serve as the eighth Chief Justice of Delaware's Supreme Court. If confirmed by the Delaware Senate, Strine will succeed Myron Steele as the highest ranking member of the state's judiciary.



Strine

Strine's nomination will be watched closely nationwide and even worldwide as it opens up a vacancy on Chancery Court., the nation's top corporate court. In addition, the Delaware Supreme Court's influence on corporate law is substantial, since it handles Chancery Court appeals.

Strine is well known for his Chancery Court rulings on corporate cases that are that feature sometimes witty observations on corporate cases. As the Wall Street Journal noted, he is prone to use pop culture references in corporate rulings and at times takes highly paid lawyers to task. As the Journal noted in a case regarding retailer Talbot's, Strine criticized attorneys for receiving

legal fees he believed were well in excess of the value of the services performed. He approved the payments, since they were part of a negotiated settlement. Click here for a look at <u>Strine's rulings</u> from The Journal.

"The choice for Strine for the state's top judicial post was not a surprise," wrote Francis G.X. Plleggi, who heads the Wilmington office of Eckert Seamans the author of a popular corporate law blog. "His superior intellect and exemplary work ethic cannot be reasonably questioned. His voluminous scholarship both on and off the bench has established him as an nationally recognized expert in corporate law."

Pileggi also took note of Strine's written opinions. "His opinions are frequently colorful and laced with humor that is rarely seen in serious court decisions but those characteristics are a refreshing departure from otherwise dry and complex topics that are covered in his written opinions that in more than a few instances approach and exceed 100 pages of text," Pileggi wrote.

Continued on next page



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"Delaware's judiciary is widely recognized as the finest in the nation. With his superior intellect, incredible work ethic, and substantial judicial experience, Leo Strine is well-positioned to build upon our courts' deserved reputation for excellence if he is confirmed by the Senate," said Markell.

Strine has served as a judge on the Court of Chancery since 1998 and as Chancellor since 2011. Prior to joining the bench, he was legal counsel and policy coordinator to Gov. Thomas R. Carper.

"For over 21 years, I have committed my professional life to serving the people of Delaware," said Strine. "If the Senate confirms me to this important position, I will do everything I can to repay the confidence they and the governor will have entrusted in me by working cooperatively with my colleagues to preserve Delaware's tradition of judicial excellence and address the new challenges and opportunities to our state resulting from a rapidly globalizing economy."

Prior to working for Carper Strine was a corporate litigator at the firm of Skadden, Arps, Slate, Meagher & Flom.

The choice was not universally praised with some critics wondering about the governor failing to pick a female or downstate jurist.

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Idea Challenge meeting scheduled for tonight

An informational meeting on the upcoming Idea Challenge will be held tonight for participants, team leaders and supporters at Film Brothers in Wilmington at 205 N. Market Street.

The event will share details on how the challenge will work. The event is complimentary and pizza and beverages will be provided.

The Idea Challenge was rescheduled to Feb. 19 from its original Jan. 15th date after the sponsor of the event, The Technology Forum of Delaware, received more suggestions and other input.

The event has volunteers participating in teams of four to five wo that will tackle a specific problem, to be designated at the start of the event.

The teams will work together for about three hours to craft an innovative solution and present their ideas later in the evening. The event will feature a networking mixer at 5:30 pm and the presentations at 6:30 p.m.

TechForum DE is an organization for technology, business and entrepreneurial leaders dedicated to promoting technology business growth by helping businesses and individuals acquire the knowledge, relationships and resources needed to compete and succeed in the global economy.

For more information on the Tech Forum, click here:





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Brandywine Executive Genter opens in downtown



Brandywine Executive
Center held a ribbon cutting ceremony, conducted by the New Castle County Chamber, of Commerce on the second floor of 300 Delaware Avenue in downtown Wilmington.

Brandywine will occupy nearly 10,000 square feet on the second floor of the building. The center features an executive board room with a 30-foot retractable glass wall that allows a business lounge and reception area, providing

1,000 square feet of functional space.

The downtown location is Brandywine Executive Center's third executive office location. Brandywine Executive Center operates another Delaware center on Concord Pike in north Wilmington In March, a site was added on Warm Springs Road in Henderson, Nevada. Plans call for adding at least three more locations in 2014.



At top, the ribbon is cut for the Brandywine Executive Center. At left, guests network before event. At right is Chuck Boyce, president of Brandywine Executive Center, which has now grown to three locations. (Photos by Doug Rainey).



Paragon Design has new home: ab+c wins in New Jersey

orporate marketing communications firm Paragon Design has moved its agency this month to a larger building in downtown Newark at 18 Haines St.

The move coincides with the agency's 10-year anniversary, marking a decade of steady growth serving regional and national clients in higher education,

telecommunications, manufacturing, professional services and government, according to a release.

ab+c wins 3 awards

ab+c Creative Intelligence, a full-service marketing communications agency, won three times at the JASPERs, taking home awards in traditional and digital advertising. The agency's banner ad for AtlantiCare's Urgent Care Center won silver in Digital/Interactive Media: Consumer Digital Ad or Digital Campaign. ab+c and AtlantiCare also won silver in the Print Material: Magazine category. And in the Advertising: Billboards & Signs category, the agency's "Stellar Checking" billboards for Susquehanna Bank won silver.

"AtlantiCare and Susquehanna Bank are both outstanding clients to work with," says John Hawkins, president and CEO at ab+c. "When the relationship between agency and client is strong, the creative

really benefits. These award-winning pieces are proof." The Jersey Shore Public Relations & Advertising Association (JSPRAA) presents JASPER Awards to honor excellence in communications. This winter's awards were the association's 39th annual. The competition, which had more than 180 entrants, draws members and non-members who conduct business in New Jersey.





Center aims to spur innovation

From previous page

"We're investing in this center because we want to make Wilmington the center for creativity and innovation connecting education and economic development around mobile technology," Johnson said.

Digital Vikings, which builds mobile apps for businesses, will be the primary tenant at 1313 Innovation.

"I'm thrilled that we finally are getting an innovation center in Wilmington," Hegstad said. The center, is being used for rapid prototyping, human centric design, ideation and hackathon sessions as part of its mobile and digital business focus.

"With the great partnership and support of Scott Johnson and Paul McConnell, we are already looking at expanding both space and focus to include education and mentoring," Hegstad said. "We believe in community and lean-startup methodology and both the 1313 Innovation furnishings and focus reflect that."

Innovation is not just about mobile, but also the intersection of physical products & technology and wearable tech, Hegstad said, citing the development of Apple's line of i-products, the Nike fuel band, the Nest thermostat, Google glasses and smart watches. Planning is underway to open a public 3D printing lab at 1313 Innovation,. That technology that could spur more creative firsts in Wilmington, Hegstad said.



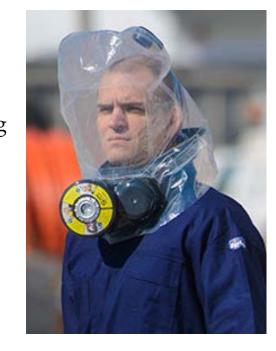
43 millionth ferry passenger honored

Last week, the Cape May – Lewes Ferry registered its 43 millionth passenger at the Lewes Ferry Terminal. Bill and Fran Kisby of Millsboro purchased a ticket for a departure bound for Cape May. Lewes terminal manager Nikki Fisher presented the Kisbys with a gift package of Cape May - Lewes Ferry logo items, a CMLF 50th Anniversary ornament and a book of six vehicle tickets valid for future travel aboard the Cape May – Lewes Ferry. Originally from Egg Harbor Township, N.J., the couple was traveling to New Jersey on business. The Kisbys use the ferry service about twice a month. Joining Delaware River and Bay Authority officials for the brief ceremony this morning was Ruth Macintire of Lewes. Macintire was on the inaugural ferry crossing in 1964. Shown in photo, from left, are: Bill Lowe, River and Bay Authority, vice chairman; Scott Green, executive director; Bill and Fran Kisby; Ruth Macintire; Lewes Terminal Manager Nikky Fisher; and Heath Gehrke, director of Ferry Operations.



ILC Dover escape mask gains approval; Barclaycard savings

ILC Dover, the manufacturer of protective equipment for demanding applications including spacesuits for NASA and gas masks for the military, announced that their SCape CO/CBRN escape mask has received Factory Mutual approval for use in



Class I,II,III, Division 2 areas. The user-friendly escape mask incorporates an integral filter/blower which affords protection and allows wearers to breathe normally as they escape plant site incidents.

The product offers 30 minutes of protection against a broad range of chemicals and its unique design protects the respiratory tract as well as the users' head, eyes, and neck. The system comes in a storage pouch and has a five year maintenance free shelf life. By offering chemical and carbon

monoxide protection, the product can be used by plant workers needing to escape a chemical incident, or by control room or administrative personnel requiring escape mask protection from a fire or chemical event.

Since the introduction of the original SCape NBC in 2004, numerous government agencies and industrial users have chosen to make ILC Dover Escape Respirators a key component of their emergency response plan. Unlike other escape masks, the SCape CO/CBRN30 can be used by persons with glasses and/or facial hair, has no securing straps, nose cup, or mouth bit and utilizes a positive-flow ventilation system that automatically activates when removed from the package. Its clear hood with large visor allows the user to perform a wide range of tasks, such as using a cell phone or other communication device.

Barclaycard adds Dream savings

<u>The American Banker</u> is reporting that Wilmington-based Barclaycard US has introduced a Dream savings account. The US unit is part of



the British banking giant Barclays.

The difference in the account, according to the publication, is its ability to reward cash bonuses for saving rather than spending. Such incentives have long been used in the credit card industry. The rate is also high by today's standard's at just under 1%. Barclays' Wilmington-based predecessor Juniper Bank started out with plans to be a full-service bank with deposits and other services, but eventually settled for the credit card model used by Juniper co-founder Richard Vague, who helped build First USA (now Chase) in to a credit card giant. Later came



AstraZeneca, Bristol get FDA OK on diabetes drug

From previous page

INGDirect, now CapitalOne, which did put an emphasis on savings and never offered credit cards during its existence. So far, it has been careful not to let the aggressive credit card style of CapitalOne intrude too far into its business model.

James Kelly, a co-founder of the former INGDirect US operation, heads the CapitalOne direct banking operation.

Barclaycard has been rolling out innovative products, using social media and mobile Internet technology.

The order can be viewed **HERE**.

AZ, Bristol get FDA OK for drug

AstraZeneca and Bristol-Myers Squibb Company announced the US Food and Drug Administration (FDA) approved Farixiga as a once-daily oral



The Medimmune campus in Maryland.

treatment in adults with type 2 diabetes. Farxiga is part of a newer class of medicines called sodium-glucose cotransporter 2 inhibitors, which remove glucose via the kidneys.

"With the diabetes epidemic escalating and many people with type 2 diabetes struggling to reach their blood sugar goals, Farxiga offers an important new option for healthcare professionals and adult patients," said Brian Daniels, senior vice president, Global Development and Medical Affairs, Bristol-Myers Squibb. "In clinical trials, Farxgia helped improve glycaemic control, and offered additional benefits of weight and blood pressure reductions."

Dapagliflozin (marketed outside of the United States as Forxiga) is approved for the treatment of adults with type 2 diabetes, along with diet and exercise, in 40 countries, including the European Union countries and Australia..

Late last month, AstraZeneca, which has its North American headquarters in North Wilmington and a manufacturing-distribution site near Newark, announced plans to buy Bristol's share of the business.

Completion of the agreement is expected in the first quarter of this year.

AstraZeneca has targeted diabetes as it works to beef up its drug development pipeline that has been hit hard by the loss of patent protection on a number of blockbuster pharmaceuticals.

AstraZeneca is cutting 1,200 positions in north



DECON First offers latest economic review

From previous page

Wilmington as part of a reorganization effort that will put greater emphasis on its Medimmune business based in the Washington, D.C. area. About 300 jobs are expected to move from north Wilmington to Gaithersburg, Md. AZ also announced plans to spend \$100 million at its manufacturing/distribution site near Newark, Del.

Summit faces environmental fine

The state has issued a penalty of \$81,426 and \$12,214 in cost recovery for Summit Aviation, located north of Middletown.

Summit Aviation operates a full-service aviation center providing aircraft maintenance and repair services at 4200 Summit Bridge Road. DNREC conducted a compliance assessment at the site on Sept. 26 and identified 18 violations.

The order was issued Colin O'Mara, secretary of the Delaware Department of Natural Resources and Environmental Control. The violations include operating a hazardous waste containment building without meeting the necessary engineering design criteria; failing to make proper hazardous waste determinations; failure to properly label containers of hazardous waste and used oil, and failure to close containers of hazardous waste and used oil.

Other violations Summit Aviation included failure to develop a contingency plan to be implemented in the event of a hazardous waste spill or release; failure to conduct weekly inspections of hazardous waste accumulation areas, and failure to provide training for its employees responsible for handling hazardous waste. Summit has 30 days to appeal the decision.

DECON First Review offered

(Release from DECON First)

The Winter Delaware Economic Review is now available to subscribers on the DECON First website (www.deconfirst.com).

This 40-page Review from the Newark firm

provides the latest information together with proprietary forecasts for all aspects of the state's economy. The Review covers everything from: employment by major industry, unemployment and wages, price trends and recommendations, personal income and household financial stability, and residential and nonresidential construction activity. The Review also includes information on demographics, education, and the economies of each Delaware county.

The Review allows business owners and executive decision makers to quickly assess the current condition of Delaware's economy and the direction of the economy through 2014.

Non-subscribers can view a sample of the Winter Review here: http://www.deconfirst.com/pdfs/
DER - WINTER 2014 web sample.pdf. The Quarterly Subscription includes, one Delaware Economic Review, plus three Economic Prospects Reports and three Economic Briefs.



De Ja Vu vintage store marks third anniversary

By Janice Floyd Durante

e Ja Vu, perched at the corner of 1803 Delaware Avenue, just marked its third year in business, having taken over the space once occupied by Bloomsberry Flowers. Deborrah Setting, majority owner of the Trolley Square shop, finds and juxtaposes the old and the new, resulting in an ever-changing experience for shoppers.

Scouring the Eastern seaboard for finds, Setting locates furnishings that might evoke plenty of history but offer fresh appeal. "I didn't want an antiques shop," she points out. Instead, she looks for items that lend themselves to a variety of settings and tastes, a decision, she says, that has led her to a more profitable and more enjoyable niche. "You can walk out of here and have a good feeling," she says, "knowing you're being green by reclaiming things."

Neighbors and, increasingly, those from farther afield, have responded by coming to De Ja Vu again and again, she says. "We have a tremendous amount of repeat business, and they'll bring people with them. That's when I know I've done a good job."

Her shop in Wilmington, open Tuesday through Saturday (and Sundays by chance), offers a relaxed setting. "I will not follow someone around," says Setting. "If I do not pressure someone, they'll usually come back." Sometimes she'll offer a customer a glass of wine. "I believe in treating people well," she says with a smile.

That includes offering free delivery and even a wish book, where people can describe items they are hoping to find. Setting even allows customers to take home a furnishing before committing to buying it, a practice



Deborrah Setting prefers the low key approach in offering furnishings at De Ja Vu in Trolley Square, Wilmington.

Krispy Kreme to turn on the 'hot doughnut' light in New Castle

Chain returns to state after absence of several years

rispy Kreme Doughnuts has broken ground on a new operation in New Castle.

When completed later this spring, the full service store will operate in a 3,400 square- foot building at the former Pizza Hut location, 114 N. DuPont Highway, in front of the New Castle Farmers Market.

The store will offer more than a dozen varieties of Krispy Kreme's doughnuts, including the well-known hot glazed variety. that are made on site.



The store will also offer bagels, coffee and other beverages. Other features include a drive thru, outdoor seating and free Wi-Fi.

"We look forward to connecting the Krispy Kreme brand to our fans in Delaware," said area developer and franchisee, "Dough Nuts For

Doughnuts" CEO, Keith Morgan. The Delaware location is the fifth area opening since 2010. The New Castle location will join the ranks of other Krispy Kremes in Pennsylvania and New Jersey.

The doughnuts have been available at convenience stores and other locations. At the same time, Dunkin' Donuts has undergone an aggressive expansion with dozens of locations in the state.

Two Krispy Kreme stores closed several years ago, after the company and its franchisees went through accounting and other problems that led to mass closings.

The two northern Delaware stores quickly found other uses with the Bear location converted into a Chick- 'fil-A and the north Wilmington site becoming a cell phone store.

The North Carolina company has since been expanding its franchise network in a more careful manner.

Following construction Krispy Kreme's New Castle location will employ between 40 and 50. Further information and updates are available at www.krispykremede.com or on Facebook: www.facebook.com/krispykremephilly.

De Ja Vue offers Vintage furnishings with style

From previous page

unheard-of in big-box stores. For some people, though, one of the biggest advantages of De Ja Vu might well be gaining access to the owner herself, as people often ask her advice. "Buying furniture is a very emotional event for people, more so than when they buy a new piece of furniture."

Her business acumen comes not from a background in interior design, but in banking. The

seed for her creative venture sprouted during the decade in which she exited the workforce to spend time with her children. After she decorated her home on a tight budget, others started asking her for advice. Then, fortuitously, she met Dee Biscardi, who became her business partner.

In addition to her retail business, Setting designs interiors for residential and corporate clients. "If you want it plain and boring, don't hire me," she adds.



Boys & Girls Clubs gets \$10K CarMax donation

arMax, Inc., the nation's largest retailer of used cars, announced a \$10,000 grant to the Boys & Girls Clubs of Delaware.

The grant came at the recommendation of local CarMax associates. The CarMax Foundation has granted more than \$18 million on behalf of associates across the country since 2003. CarMax recently added operations in Newark and King of Prussia, Pa. joining other regional stores in Lancaster and White Marsh, Md.

CarMax opened its first store in Richmond, Va., 20 years ago as a venture of the now-defunct Circuit City. The company was later spun off. Its stock is now traded on the New York Stock Exchange. While the company moved slowly in expanding in the Delaware Valley, it advertised heavily on TV to increase awareness.

<u>Click here</u> for an earlier story on the opening of the Newark site last month and other charitable

Continued on next page



Polar Bear Plunge deadline approaches

The 2014 Lewes Polar Bear Plunge to benefit Special Olympics Delaware is Sunday, Feb. 2 at 1 p.m. Pre-registration ends January 26. Visit www.plungeDE.org to register and get more information on other Plunge Weekend Festival events. The plunge is sponsored by Wawa. The event boosts the economy of Coastal Sussex County at the slower post-holiday period. Photo by Joe Gawinski.



Highmark to aid nonprofits; Dogfish grants announced

From previous page

contributions that marked the grand opening.

Highmark Walk to aid nonprofits

Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) announced that it will host Delaware's first Walk for a Healthy Community on Saturday, Sept. 13, 2014 at Bellevue State Park near Wilmington. The event helps participating organizations raise money for their individual missions.

"The Walk for a Healthy Community has been held annually throughout Pennsylvania since 2003, and has helped 200 organizations collectively raise more than \$5.3 million," said Highmark Delaware President Tim Constantine. "Since we at Highmark Delaware are planning and running the event, the participating nonprofits can focus on registering walkers and raising funds, rather than worrying about – and paying for – logistical needs."



Downtown Milford Inc. with check.

Highmark Delaware organizes and underwrites the walk, while participating organizations recruit walkers who will raise money for their particular nonprofit. Then, the organizations keep all of the funds raised by their walkers.

Health and human service-focused, 501(c)(3) organizations that do not plan on holding their own fundraising walk event during 2014 are invited to apply at www.walkforahealthycommunity.org by clicking "Join the Walk" and submitting an online application. Applications are due by close of business on Thursday, Jan. 30, 2014.

Dogfish Head announces grants

Milton-based craft brewer <u>Dogfish Head</u> announced the winners of its <u>Could your nonprofit</u> <u>use \$4,000?</u> event. The 2013 Beer & Benevolence Arts grantee went to Downtown Milford Inc. to support their public art project, Art on The Riverwalk. In the Community area, the winner was the Milton Historical Society. The organization will use the funds for educational programming and future exhibitions that showcase the town's history

From the environment submissions, committee members chose the Center For The Inland Bays for their work to promote the wise use and enhancement of the inland bays in the state. In addition to the \$3,000 grant to each organization, each winner also receives a 'Benevolence Night' at Dogfish Head Brewings & Eats in downtown Rehoboth Beach. Each group will get an additional donation based on a percentage of proceeds, and the organization that packs the house with the most supporters will get an extra \$1,000.



Newark news Power plant vigil; Restaurant Week coming

The group No Newark Power Plant plans to hold a candlelight vigil in front of the Newark Municipal Building at 5 p.m.

Wednesday in an effort to press the city on denying zoning for the Data Centers project.

The move is in reaction to news that city staff will make a decision in coming days on whether a gas fired power plant is permitted under the city's zoning code.

"Given the profound importance of this decision it is our view that council, as our elected representatives, should continue taking a more active role in guiding staff on this project," a posting from the group stated. Power plant critics have packed council chambers and spent hours criticizing the project during the public comment period.

No Newark Power has allied neighbors and environmental activists in working to halt what could be a \$1.2 billion project that would bring hundreds of permanent jobs and thousands of construction jobs.

The group has come up with a series of arguments and predictions of potential environmental disasters resulting from the

construction of the plant. The group has also tapped into lingering "town and gown" tensions with the University of Delaware, which owns the STAR campus, site of the proposed project. Also believed to a factor is unhappiness by neighbors over the Chrysler plant when it was in operation. UD went on to acquire the Chrysler site for the mixed use STAR campus.

Gov. Jack Markell, who supports Data Centers, has noted that any project would require a series of environmental permits and hearings, adding that it should not be denied simply because a group of opponents do not want it.

A leader of the No Newark Power plant effort, environmental activist Amy Roe, narrowly lost the election for mayor after running on a platform that mainly focused on not building The Data Centers.

In the meantime, the Data Centers has filed information with the City of Newark that indicates the power plant side of the project could be built in as many as four phases. Foes of the project have always focused on the maximum size of 278 megawatts in making claims of potential environmental catastrophes, noise and even climate change around the plant.



Restaurant Week next week

Downtown Newark's annual Restaurant Week gets under way on Monday, January 20 through Sunday, January 26.

Participating downtown Newark restaurants will offer special menus. Three tiers of prix fixe meals are offered, with some restaurants offering more than one tier during the week. Menus can be viewed at www.enjoydowntownnewark.com/restaurantweek.

Restaurants are: 16 Mile Taphouse, Ali Baba; Buffalo Wild Wings; Caffé Gelato; California Tortilla; Catherine Rooney's Irish Pub & Restaurant; Cosi; Deer Park Tavern; Grotto Pizza;; Home Grown Café; Iron Hill Brewery; Kildare's Irish Pub; Klondike Kate's; Santa Fe Mexican Grill;; Tarantella di Napoli; Taverna Rustic Italian; The Saigon Restaurant.





kudos

Gemini Janitorial president named to SmartCEO Future 50

hiladelphia SmartCEO magazine has awarded Janet Killian, president of Gemini Janitorial Services, a place on the 2014 Future 50 Award list of area business owners.

The program recognizes the region's 55 fastest-growing midsized companies and five large blue chip companies that have experienced outsized growth based on a combined three-year average of revenue and employee growth.

This group will be recognized in the 2014 January/February issue of Philadelphia SmartCEO magazine and celebrated at an awards ceremony on January 16 at Drexelbrook, Drexel Hill, Pa.

According to Craig Burris, founder and CEO of SmartCEO, "The companies we are honoring this year are growing in spite of the economic hardships we have all been facing. These companies are investing in themselves, investing in their people and rising above the rest. They deserve to be recognized and celebrated because they are moving the economy and the region forward. We are proud to recognize them for their achievements and growth."



Janet Killian

According to Killian, "Our success is due to the dedicated people on our team who work hard every day to make sure our clients have a clean and organized work space. They always go above and beyond what is expected and pay attention to details. Every effort is made to get to know each client and to strive to exceed their expectations. This award represents the recognition they deserve for a job well done."

Gemini Janitorial Services Company President Janet Killian is certified as a 100% women owned business by the Womens' Business Enterprise National Council (WBENC). The company is fully bonded and insured.

The company is celebrating 30 years in business in 2014.

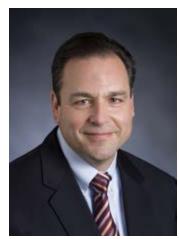
In addition to comprehensive janitorial services, the company also offers construction clean-up, carpet cleaning, floor maintenance and window cleaning.

For more information on the Future 50 SmartCEO winners, visit <u>www.smartceo.com</u>



Editor's note: Send personnel news items to drainey@delawarebusinessdaily.com. Larger photos (1MB and under) are suggested for use in the accompanying online photo gallery.

Vergnano to head DuPont performance chemical spin-off



Vergnano

DuPont announced Executive Vice President Mark P. Vergnano will serve as CEO of the new, independent \$7 billion Performance Chemicals company after its separation from DuPont, which is expected to occur in second quarter 2015. BC Chong and Thierry F.J. Vanlancker will continue to respectively lead the Titanium Technologies and Chemicals & Fluoroproducts

businesses within Performance Chemicals.

"Establishing the core leadership of the new Performance Chemicals company is a key milestone in creating two strong yet distinct companies that deliver maximum value for our shareholders," said DuPont Ellen Kullman. "The appointments of Mark, BC and Thierry reflect the importance of ensuring top industry leadership is solidly in place as we advance and execute our plan. They have a wealth of industry experience and insight, bringing a deep passion and commitment for customers, employees and shareholders."

Vergnano, 55, is currently Executive Vice President of DuPont and his responsibilities include oversight of the Performance Chemicals segment since 2009. With 33 years' experience at DuPont, Vergnano has held a diverse range of business, manufacturing and technical leadership positions around the world – including leading several global businesses. He is a member of the board of directors of Johnson Controls, Inc. and the U.S. National Safety Council.

"Performance Chemicals has talented and experienced employees, and valuable customer and partner relationships worldwide. I am honored to be named to this position and I look forward to growing the value of the new company for our shareholders," Vergnano said. "After separation, Performance Chemicals will be a leading global industrial company with industry-leading products and strong cash flow. We have an outstanding legacy to build on for the future."

As president of the Titanium Technologies business, Chong, 52, possesses knowledge of the growing Asia Pacific marketplace with most of his 25 years at DuPont based in that region. Chong has been assigned to a variety of business, sales and operations leadership positions before leading the Titanium Technologies business for the last three years.

Ware joins Gallo office

Sandra Ware joined BerkshireHathaway Home Services Gallo Realtors at its Lewes office.

Ware, who grew up in Delaware has been a working commercial real estate practitioner in her home state for more than 17 years. She currently owns Bay Breeze Properties, LLC.



Ware

Ware is active in land issues and is co-founder and past president of the Positive Growth Alliance. "Understanding the principles of land use on county **Continued on next page**

business bulletin people your WEEKLY ELECTRONIC BUSINESS JOURNAL PROPERTY OF THE PROPERTY OF T

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and local levels gives me a depth of knowledge that benefits my clients," Ware said. "Staying on top of local issues takes time, but it's well worth it when it comes to matching buyers and sellers accurately."

She serves the community as a statewide board member for United Way of Delaware and was a charter member of the Rehoboth Beach-Lewes Sunrise Club. She also serves as a CASA volunteer for Family Court, advocating for children.

Fish & Richard names principals

Fish & Richardson has named **Jeremy Anderson** and **Martina Tyreus Hufnal** as principals in the firm's IP Litigation Group and **Eifion Phillips** as a principal in its Patent Group in Wilmington. In total, 19 attorneys were elevated to principal across the firm's 12 offices.



Anderson

Jeremy Anderson has extensive experience litigating business disputes involving mergers and

acquisitions, stock appraisal, indemnification of officers and directors, demands for corporate records, trade secrets, patents, and complex commercial matters in the Delaware Court of Chancery, the Supreme Court of Delaware, and the District of Delaware.

Martina Tyreus Hufnal will continue to focus her practice on intellectual property litigation, focusing on patent litigation. Her patent litigation practice covers a wide range of technologies, including chemicals and life sciences litigation. Prior to joining the firm, she clerked for the Honorable Sue L. Robinson, United States District Court for the District of Delaware.



Phillips

Hufnal

Eifion Phillips will continue to focus his practice on patent prosecution, primarily in the fields of organic chemistry, pharmaceuticals, and biotechnology. Dr. Phillips was previously a

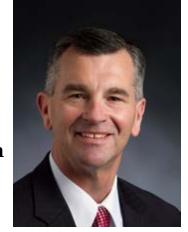
research scientist at AstraZeneca in Wilmington.

Fish & Richardson is a global law firm providing strategic counseling and litigation services to innovative clients who seek to protect and maximize the value of their intellectual property (IP). Founded in 1878,

Fish's early clients included Alexander Graham Bell, Thomas Edison and the Wright Brothers. The firm has more than 400 attorneys and technology specialists practicing IP strategy and counseling, IP litigation, and commercial litigation.

Directors named for PRSA chapter

The members of the Public Relations Society of America, Delaware Chapter recently elected two new directors to its board. **Anthony Farina** and **Jean Toman** will serve a two-year term.



Farina

Anthony Farina, of Newark, was elected to a member-at-

business bulletin people

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large position. Farina, who has more than 25 years of experience in the profession, is the global director of corporate communications at DuPont.

Prior to DuPont, Farina
was executive director of
communications and press
secretary for former Governor
Thomas Carper and served
on the National Governors
Association's Communications
Leadership Council.

Jean Toman, of Newark, was elected to the assembly delegate position. Toman has been the director of public relations and programs with Associated Builders and Contractors

Delaware since 1998. Previously, Toman was a broadcast journalist and newspaper editor. They will be joined by other officers re-elected to the board:



Toman



Lavoie

President & APR Chairwoman: Nikki Lavoie, APR, corporate communications manager, Sallie Mae President-Elect: Kate Klemas, vice president of customer communications, JP Morgan Chase Treasurer: Jeff Jackson, grant writer, Goodwill of Delaware and Delaware County

Secretary: **Allison Taylor Levine**, APR, director of marketing & communications, Delaware Community Foundation At-Large: **Doug Eppler**, communications manager, Tipton Communications At-Large: **Abby Ecker**, communications & connecting director, The Journey Church Immediate Past President: **Spiros Mantzavinos**, principal, The Mantzavinos Group.

Debbie Shearer earns designation

Kathy Sperl-Bell, broker and Bill Bell, Realtor and co-owners of Active Adults Realty located at 1504 Savannah Road in Lewes announced that **Debbie Shearer**, Realtor has successfully completed the Seniors Real Estate Specialist (SRES) Designation Course.

Completion of the Seniors Real Estate Specialist (SRES) Designation Course is an essential step for Realtors in understanding the distinct real estate

goals, concerns, and needs of seniors today.

"Boomers... what we like to call adults over the age of 50, represent over 20% of the U.S. population," said Kathy Sperl-Bell, broker at Active Adults Realty. "By completing this course, Debbie now knows the differences in senior housing



Shearer

options, from age-restricted communities to aging-in-place design concepts to alternative assisted living situations. In addition, real estate agents possessing the SRES designation can safely counsel the 50+ market on the ins and outs of reverse mortgages; the use of pensions, 401k accounts, and IRAs in real estate transactions and are therefore able to provide superior service to this portion of the population."







business licenses

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

1.

Beautician

COLE CAROL, CAROL COLE & CREW 2203 SILVERSIDE RD WILMINGTON, DE 19810-4501

Direct care worker

CIARA CHERRY 105 GREENE AVE LAUREL, DE 19956-1345

COOKIES AND CREAM CHILD CARE 25 E CHEROKEE DR NEWARK, DE 19713-3921

COURTNEY O'NEAL 36279 PARKER RD FRANKFORD, DE 19945-3906

Contractor

CICINATO FLOORING LLC 425 SWEETMAN DR BEAR, DE 19701-3509

CLARK CONTRACTORS INC 145 CLARK BUILDING RD STE 7 BEDFORD, PA 15522-9768

CMC PAINTING & WALLCOVERING 2105 HOPKINS CT HOLLAND, PA 18966-2788

COKER DAVID A DC SERVICES 219 THOMAS DR MIDDLETOWN, DE 19709-6804

CONSTRUCTURE MANAGEMENT INC 103 GREAT VALLEY PKWY MALVERN, PA 19355-1309

CORNERSTONE BUILDERS INC. 8212 ROBIN HOOD DR SALISBURY, MD 21804-2214

COSTA CONSTRUCTION 4011 N MARKET ST WILMINGTON, DE 19802-2219

DAUGHERTY-HAYES AARON C A-Z LAWN & TREE 200 CLAYTON AVE CLAYTON, DE 19938-7705

DAVOLOS MICHAEL J DBA MICHAEL J DAVOLOS CONST 2004 KERSHAW LN WILMINGTON, DE 19810-3629

DELAWARE DECORATIVE CONCRETE 506 S WALNUT ST
MILFORD, DE 19963-2330

DISTINCTIVE WOOD FLOORING 2603 WASHINGTON AVE CLAYMONT, DE 19703-2453

DLB CONSTRUCTION 734 N WEST ST DOVER, DE 19904-2858

Services

CIRHARO AQUISITION CORP COREMEDICAL GROUP 2 KEEWAYDIN DR SALEM, NH 03079

CONCORD RELAX CENTER, LLC 4737 CONCORD PIKE STE 570 WILMINGTON, DE 19803-1479

CLARITY AUDIO 231 STONEBRIDGE BLVD NEW CASTLE, DE 19720-6709

CLEAN SOLUTION LLC 87 MADISON DRIVE COLLEGE PARK NEWARK, DE 19711

CLEAR WATER AQUATICS LLC 33616 BRIAR CT N UNIT 4 FRANKFORD, DE 19945-4311 CONQUERING CHAOS 28 FOX DEN RD NEWARK, DE 19711-4204

CORE CONSULTING CORPORATION 610 S TWIN LAKES BLVD NEWARK, DE 19711-1834

DANIELL R LEWIS 102 MEDFORD DR CLAYTON, DE 19938-9536

DELAWARE DIVERSIFIED SERV INC 36 S CLAYTON ST REAR
WILMINGTON, DE 19805-3993

DELAWARE OFF ROAD RECOVERY SQUAD 70 HIGHLAND CIR NEWARK,
DE 19713-1458

DEVANE INSURANCE AGENCY, INC. 408 SUBURBAN PLAZA DR NEWARK, DE 19713

DIMENSION DATA NORTH AMERCA 11730 PLAZA AMERICA DR STE 340 RESTON, VA 20190-4748

DIPALMO JOSEPH R DCDAL INC 160 GREENTREE DR STE 104 DOVER, DE 19904-7620

DORRELL BRENDA S EDUCATION ACHIEVEMENT CONSULTANT 31
CANNON RUN NEWARK, DE 19702-2443

Retailer

CLEAN GREEN TEAM 127 TROTTER DR W WILMINGTON, DE 19810-2273

COLLAGE 14 COMMERCE ST HARRINGTON, DE 19952-1056

COLON DAMARIS I LONDON ROCK KIDS 6 DIAMOND COURT NEW CASTLE, DE 19720

COLUMBIA SPORTSWEAR USA

CORP COLUMBIA SPORTSWEAR 36706 BAYSIDE OUTLET DR STE 720 REHOBOTH BCH, DE 19971-4204

CONTRACT PHARMACY SERVICES, INC. 125 TITUS AVE WARRINGTON, PA 18976-2424

COX CRYSTAL J FIRST STATE VAPE 4357 WILLOW GROVE RD CAMDEN WYO, DE 19934-2837

CREATIVE GIRL EVENTS 34 RITTER DR MILLSBORO, DE 19966-6264

DAMACLES THREAD DEVELOPMENT 711 CHRYSLER AVE NEWARK, DE 19711-4957

DANDRIDGE CHARLES ALL THINGS SQUARED 12 LINDSEY PL WILMINGTON, DE 19809-2255

Entertainment agent

COLORZ FACTORY 164 MERION RD DOVER, DE 19904-2323

Collection agency

CONVERGYS CUSTOMER MANAGEMENT 935 N EXPRESSWAY
BROWNSVILLE, TX 785208619

Taxi cab/bus

D.H.EXECUTIVE LLC PO BOX 393 TOWNSEND, DE 19734-0393

Restaurant

DEL-MAR FOODS DEL-MAR AT THE POND 101 JOHN F CAMPBELL RD
NEWARK, DE 19711-5457

DIFONZO II ANTHONY J 724 DUPONT ROAD WILMINGTON, DE 19804 Medical office

DELAWARE INJURY CLINICS 20B TROLLEY SQ WILMINGTON, DE
19806-3350

Mover

DELIVERY SERVICES 1105 VIRGINIA AVE NEWARK, DE 19711-2031 \

CPA

DELONG ZHOU CPA 2115 CONCORD PIKE STE 209 WILMINGTON, DE 19803-2965

Motor vehicle dealer

DELTA DEALER AGENCY INC 601 CORNELL DR UNIT G7 WILMINGTON, DE 19801-5789

Catalogue and mail order

DELTAC 303 BAYNARD BLVD WILMINGTON, DE 19803-4301

DOPEBOY CULTURE 128 BLUE RIDGE CIR NEWARK, DE 19702-2982

Motor vehicle service

DIESEL PERFORMANCE & REPAIR, LLC 1699 S DUPONT HWY STE 108 SAINT GEORGES, DE 19733-2031

Retailer food

DISCRETE TREATS LLC LIL CHRISSY'S FOOD 8 WRIGHT CIR
NEWARK, DE 19702-5337

Retailer alcoholic beverage

DIVINE COMEDY LLP 907 CEDARTREE LN APT 8 CLAYMONT, DE 19703-1666

