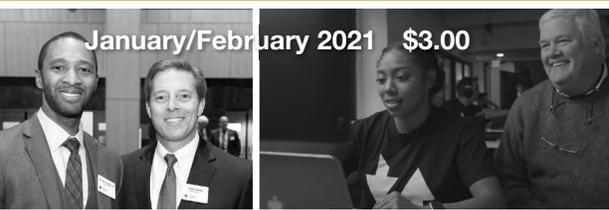
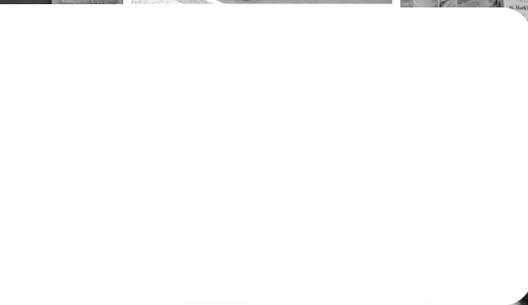


# DELAWARE BUSINESS



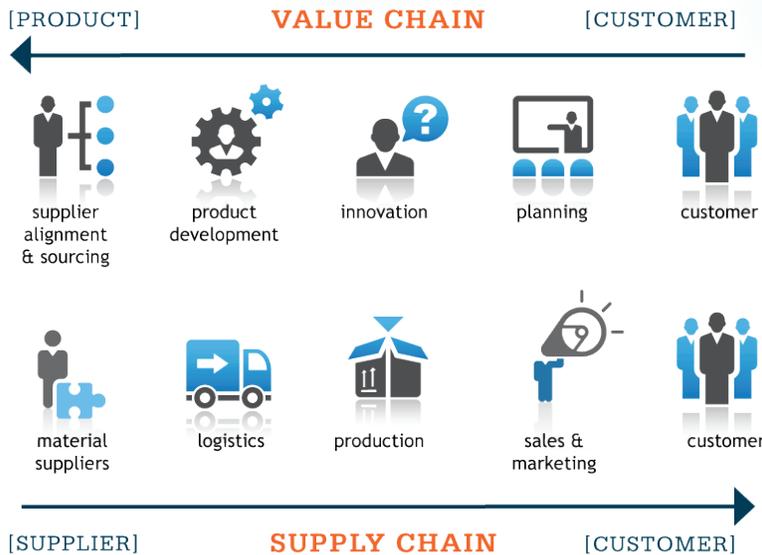
## DSCC *Annual Report*



# WHAT ARE YOUR SUPPLY CHAIN WEAKNESSES?

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Behind the scenes  
filming of the  
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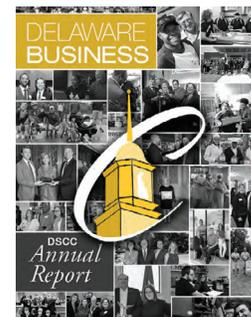
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*On the Cover*  
2020 was a year like no other, and our members inspired us as they pivoted to overcome adversity. This cover is a tribute to them.

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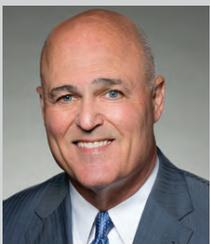
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## Message from the President

BY MICHAEL J. QUARANTA

WHAT A YEAR. What started with a bang and another successful Annual Dinner with Dogfish Head’s Sam and Mariah Calagione, skidded into a series of health, public policy and private sector pretzel twists the modern-day world has not experienced in a century or longer. Our members proved their mettle and tenacity,

creativity and flexibility in ways that surprised even themselves.

As I reflect on the year that just ended, we will take ideas from the many “lessons learned” and carry them with us into the future. For example, who the heck had heard of Zoom, Webex, Socio, or Microsoft Teams, let alone used them more than one or two times ever? Well, our crack team here saw these platforms and tools as the necessary equipment to connect our members to real-time information and quality events. We focused on the economy with Philadelphia Fed President Pat Harker, relief for families and businesses in the form of aid described to us by U.S. Senator Chris Coons, and real-time health realities with our hospital CEOs and the vice dean of the Bloomberg School of Public Health at Johns Hopkins University. We connected you with the Governor, our agriculture industry leaders when

food was in tight supply, and childcare industry specialists who were monitoring important trends that will impact employees and employers alike.

While we are all anxious to gather in person again very soon, we’ll use these newfound tools in the coming post-COVID-19 life to hold committee meetings, webinars and more. The tools offer our members convenience and connectivity that will make it possible for an even greater number of people to participate in committee meetings or events, without the loss of time associated with long-distance travel. All of this will be made even easier after the State builds out more broadband connectivity to allow more and more places in Delaware to become connected. Broadband expansion has been a decades long priority for chambers of commerce across the state and we are excited to see this connectivity become a reality.

The future is bright, but we have work to do because not everyone is employed or doing well. In October 2019, our Developing Delaware conference focused on workforce development, and I’m glad we did. We know there are very good careers and jobs out there, but not enough skilled workers to fill the ranks. As we begin a new year, let’s all do our part to put our eyes on people who find themselves idle, help place them into these training programs in healthcare, building trades, technology and more. Because the sooner we all get back to work, the faster the economy will recover and the better that will be for everyone, especially those who have been hit hardest by what was a very challenging year.

# CONGRATULATIONS!



## MARIE HOLLIDAY

2020

## DELAWARE STATE CHAMBER OF COMMERCE

### Board Member of the Year

Each year, a board member is recognized by Chamber staff as Board Member of the Year. This year, Marie Holliday of Cover & Rossiter was the honoree for her leadership, guidance and volunteer time towards the Superstars in Business awards program.

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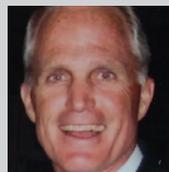
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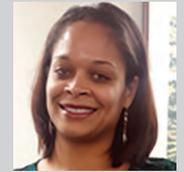
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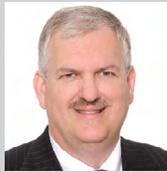
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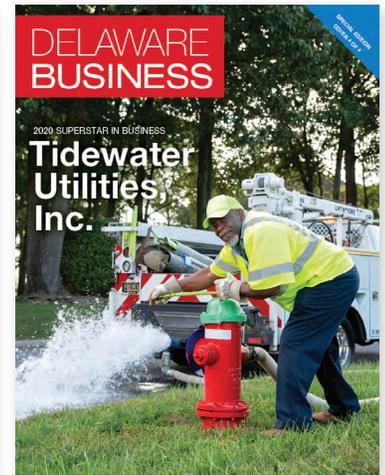
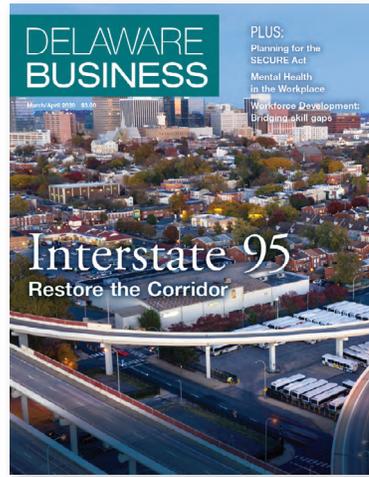
I'M HERE  
to lead innovative  
neurosurgery.

**I'M DAWN TARTAGLIONE, DO, FACOS**

I'm the medical director for Bayhealth Neurosurgery. For 20 years I've focused on a whole-person approach to keeping bodies and minds healthy. Whether you have a sudden head injury or chronic neurological condition, my goal is to improve your quality of life — not just treat your disorder. At Bayhealth I'm equipped with state-of-the-art technology like ExcelsiusGPS® — a robotic guidance and navigation system for spine surgeries. Rest assured, I'm here for you!



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## DELAWARE BUSINESS 2021 EDITORIAL CALENDAR\*

The Delaware State Chamber of Commerce's *Delaware Business* is published six times a year, featuring a wide range of editorial content of interest to the business community. Below is the 2021 editorial calendar, including special advertising sections and advertising space reservation deadlines:

### March/April

Guide to Real Estate & Construction  
 Guide to Health Care & Insurance  
 Guide to Taxes  
 Guide to Workforce Development  
**Space reservation:** January 15, 2021

### May/June

**Superstars in Education Issue**  
 Guide to Legal, Government Affairs and Incorporating Services  
 Guide to Wellness and Health  
**Space reservation:** March 5, 2021

### July/August

**Restaurant, Meeting & Banquet Guide**  
 Guide to Higher Learning  
 Guide to Insurance & Financial Services  
**Space reservation:** May 7, 2021

### September/October

Guide to Health & Wellness  
 Back to School Guide  
 Manufacturing Guide  
**Space reservation:** July 9, 2021

### November/December

**Superstars in Business Issue**  
 Guide to Construction & Real Estate  
 Guide to Technology & Innovation  
 Guide to Banking  
**Space reservation:** September 10, 2021

### January/February 2022

**The State Chamber's Annual Report**  
 A look at statewide economic development and advocacy  
**Space reservation:** November 12, 2021

\* This calendar lists cover story topics and special advertising segments. Editorial topics are subject to change. Advertisers will be notified of any significant changes to content. All ads are due one week after space reservation deadline.

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## Chair's Message

BY KATIE K. WILKINSON

ALTHOUGH THIS message will be delivered in January at our first-ever virtual Annual Dinner, I am writing to you just days after the declaration of Delaware's own Joe Biden as the President-Elect. His Vice-Presidential running mate, Kamala Harris, broke barriers as the first woman, first Black and first South Asian person elected to this office. This is a time of

celebration and change but also a time of deep challenge for our community, our state, and our country. We may have a new President – but we are currently a divided nation. The pandemic, a divisive election, and the social and civil unrest that erupted this past summer has everyone watching and listening. What is next? Take note of all these events in 2020 and watch how they will redefine our political, social, and economic landscape in the future.

As the statistics around COVID-19 continue to support a longer timeline for this virus, businesses across our state are making difficult decisions. Some are reducing staff, others are redefining their business models, and others – sadly – are forced to close their doors. While unemployment numbers in the state are improving, they are still at record highs with no true end in sight. These uncertain times continue and are not unique to Delaware. But what is

unique about Delaware? It is our consistent ability and willingness to come together – across political divides, county lines, and social inequities – to keep our state vibrant, growing, and thriving. Examples of this include: the Governor's creation of the Pandemic Resurgence Advisory Committee (PRAC) as well as the regular collaboration of the Delaware Prosperity Partnership, the Delaware Business Roundtable and chambers across the state.

The PRAC was centered around health, equity, and business, and took a head-on approach to developing and delivering programs to support all Delawareans during these challenging times. The collaboration between leaders of the Business Roundtable, the Delaware Prosperity Partnership and chambers resulted in a focused effort on our economic recovery – in the form of developing strategies to make Delaware the winning choice for businesses looking to relocate. I truly believe that this work and collaboration is possible for us because we are small, we are connected, and we are motivated.

We should also recognize the “silver linings” of 2020. They do exist. Families are spending more time together. More Americans turned out to vote than any other election in over 100 years. Employers are allowing employees to work remotely and finding – in many cases – that productivity has increased. Americans are supporting small businesses like they never have before. We are learning to live in this “new world” and new year. In 2021, I wish all of you good health and prosperity, and appreciate the opportunity to continue to lead this amazing organization.



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In a joint letter sent to Governor Carney in April 2020, the State Chamber and Delaware Business Roundtable proposed a series of strategic policy recommendations. We are proud to say in less than one year, progress has been made.

# DELAWARE

## ECONOMIC RECOVERY IN THE FIRST STATE

### PUTTING DELAWAREANS BACK TO WORK

The necessary and well-considered restrictions enacted by the State of Delaware and the guidance from the CDC as a result of the COVID-19 pandemic have slowed Delaware's economy. Appropriately, state and health care industry leaders are laser-focused on dealing with the public health crisis; Delaware is blessed to have so many talented, experienced and compassionate health care workers at this critical time in history. **Just as those leaders are dealing with efforts to minimize the impact of the virus on Delawareans, business community leaders have proposed effective ways to get Delawareans back to work and drive economic recovery in Delaware.** We believe the business community must be full partners in the decision-making process for development and implementation of any and all economic recovery initiatives that are undertaken.

**Successful state economic development strategies coordinate three types of investment: marketplace, workforce, and community/infrastructure.** Each investment has both short- and long-term costs and benefits that a state must balance to maximize resources and encourage economic progress. Unlike the federal government, Delaware is constitutionally bound to balance its budget. As a result of limited resources, Delaware must maximize its investment in key areas that will put Delawareans back to work and take this opportunity to resolve long-standing barriers to progress for individuals and businesses, while avoiding the temptation to be all things to all people or constituencies.

#### ECONOMIC RECOVERY AGENDA GOALS:

- ▶ Put Delawareans back to work
- ▶ Compete more effectively in the region
- ▶ Drive state revenue to deal with the ongoing pandemic impact on the state

The State and business community should partner on creating and communicating Delaware-specific guidelines for the reopening of businesses. **It should be noted that the following recommendations will have either immediate, mid-term or long-term impacts. Initiatives in all three areas will be required to support a swift, safe and sustainable recovery:**

#### TESTING DELAWAREANS ✓

Clear public health guidance will ensure Delawareans return to work healthy and protected. Testing, screening and surveillance, and contact tracing will help prevent a spread and restore worker and customer confidence.

#### TEMPORARY REGULATORY RELIEF

With a slowed economy, there are sponsors questioning whether to complete construction projects. There are a number of actions could be taken to encourage such projects to proceed.

#### RETRAIN WORKERS ✓

The pandemic has led to cutbacks and bankruptcies. We must retrain the state's workforce and move people into higher wage, in-demand jobs where growing vacancies exist.

#### RETAIN KEY EMPLOYERS

In order to craft safe reopening guidelines, as many businesses as possibly must immediately be surveyed to learn and understand the challenges they face.

#### INCREASE ACCESS TO BROADBAND ✓

If the pandemic has taught us anything, it is the critical importance of internet availability for all Delawareans.

#### SITE READINESS

While the nation recovers, businesses may consider the potential benefits of having a footprint in a region not considered a major metropolitan area. We must increase the availability of infrastructure-ready sites in all three counties so they are ready for such investment.

#### ANALYZE REGIONAL STATES

Competition in the region for economic development projects that expand and create jobs will be heightened. Delaware must establish a regional differentiation.

#### IMPLEMENT READY IN 6

The State should immediately enact components of the Analysis of Delaware's Permitting Competitiveness in order to compete with other states for jobs and investment.

#### BOLSTER INTERN DELAWARE

Key industries within the state rely on internships that pull from nearby colleges/universities to recruit new talent. Delaware must commit to recruiting and sustaining a talent pipeline.



To view the full economic recovery proposal, visit [www.DSCC.com/coronavirus](http://www.DSCC.com/coronavirus).

Photo provided by EDiS Company

# Wiring Rural Kent with High-Speed Broadband

BY LINDA PARKOWSKI

IN THE LAST TWO YEARS, the Kent Economic Partnership (KEP) has helped facilitate some big wins for Kent County; particularly in attracting new manufacturing to the area. A few standout examples are the joint venture between Shoreline Vinyl and Duratec at the former PPG paint plant in Cheswold, Avalon Industries Inc. and International Container Corp. moving into the Dover Post building, and most recently, the commitment from U.S. Corrugated of Delaware – large cardboard box manufacturer – to build a massive \$80 million facility in Dover.

Attracting businesses creates an economic ripple effect in our communities by offering more opportunity to residents. We are proud to have been involved in these projects that will bring hundreds of high-quality jobs with them. However, during our analysis of the county's greatest needs, we keep coming back to a significant lapse in infrastructure: rural broadband connectivity.

The county has long been aware of the need to extend the reach of high-speed internet access to our rural areas. This need continues to grow. Especially in the times of COVID-19, you could say it has become urgent.

To this end, the KEP assembled a Kent County Rural Broadband Committee in June 2020 comprised of various legislators, providers, and stakeholders. So far, we've determined that the two biggest issues thwarting broadband expansion are accessibility and affordability.

From coordinating efforts and subsidizing them to addressing zoning regulation hurdles, all options are being considered. Broadband funding set aside in the Coronavirus Aid, Relief, and Economic Security (CARES) Act has been of particular interest. However, these funds need to be spent by December 31, 2020, and may be restricted to contracts that were already in place. Because of this, the committee set a goal to produce a full action plan before the end of 2020.

## What we already have

As an unregulated industry, there is not much in the way of convenient mapping to show where and what type of internet connectivity is available in the county. The Delaware Department of Technology & Information



(DTI) is working to gauge this through various speed tests and surveys.

Anecdotally, it is known that the central corridor running through Kent County along Rt. 1 and Rt. 13 is well wired for broadband. If you go east or west of this artery, you find a high-speed internet infrastructure desert. The various cable and fiber currently in place appear to be piecemeal, many areas still have no access to broadband.

## What is the benefit?

We already know high-speed broadband internet is crucial to employers. Often, the first question a business locating in Kent County will ask what internet providers are available. That said, the utility of broadband, especially in the rural areas of Kent County, is not limited to businesses.

Prior to COVID-19, a nationwide shift toward working from home was already beginning to take shape. The pandemic magnified this immensely. Many thousands of residents switched to remote working, and their children switched to remote learning. Getting connected and staying connected grew from a convenience to an economic necessity.

Although Kent County has greatly developed in the last few decades, it is still largely an agricultural community. It should come as no surprise that our farmers have a rapidly growing need for high-speed internet as well. With new types of precision farming equipment being rolled out onto cropland every year, having a secure, reliable broadband connection is essential.

Aggressively expanding affordable broadband access in Kent County's rural communities is imperative. The need for high-speed internet isn't going anywhere. An investment in this infrastructure will unlock opportunity, efficiency, and productivity for our citizens well into the future. ■



Linda Parkowski is executive director of the Kent Economic Partnership.

# Governor's Initiative Retrains Workers to Meet COVID-19 Challenge

Workforce Board, DOL and partners join to fight COVID-19 job destruction **BY GARY R. STOCKBRIDGE**

DELAWARE EMPLOYERS will soon be able to hire newly trained workers in five high demand industries as a result of training funded through the Rapid Workforce Training and Redeployment Initiative established last year by Governor John Carney.

The gubernatorial initiative, which tapped the Delaware Workforce Development Board and the Delaware Department of Labor, kicked off last August using about \$10 million in Coronavirus Aid, Relief, and Economic Security (CARES) Act funds made available in late March when the act was signed into law by President Donald J. Trump.

Taking advantage of Delaware's ability to quickly convene the right people, we developed an ad hoc working group to hit the ground running last September with a team that consisted of state workers from labor, education and the workforce development board, the business community, and community experts in training and workforce development.

Step one was to develop where the opportunities of the future would be – and this was a critical step and had the support of all on the team. Our training would focus on:

- Healthcare
- Construction and Trades
- Computers and Information Technologies
- Logistics and Transportation
- Hospitality and Food Service

With this complete, for step two, the staff did an incredible job of quickly deploying funds to key training providers to immediately start re-skilling and up-skilling our unemployed Delawareans and get them back to work. Key training providers in each of the focus areas would become critical partners in this effort.

With this work underway the critical third step was around business



engagement. Every member of the business community sitting around the table on this project carries a responsibility to assure each and every trained Delawarean is put back to work as soon as the training is complete. Staff also rose to the occasion again with the development of a new website that will become more and more important in linking the business community to the training we are doing; [www.forwarddelaware.com](http://www.forwarddelaware.com). The business community has also been extremely valuable in influencing the training curriculum to

assure we are training for the right skills.

The final piece of the puzzle was the recognition that this rapid redeployment is just the first step on our road to recovery in Delaware. This means we have tapped into the outstanding team of volunteers on this effort to begin drafting and executing a long-term plan for Delaware to return to pre-COVID-19 unemployment levels. This work continues today and I want to thank all those engaged in the process – it was, and remains, a team effort to get Delawareans back to work.

As I write this, additional funds are being deployed to supplement the great work done to-date. This will bolster the numbers of trained individuals ready for the workforce in the months ahead.

Any business wanting to find out more about hiring newly trained workers can go [www.forwarddelaware.com](http://www.forwarddelaware.com). ■

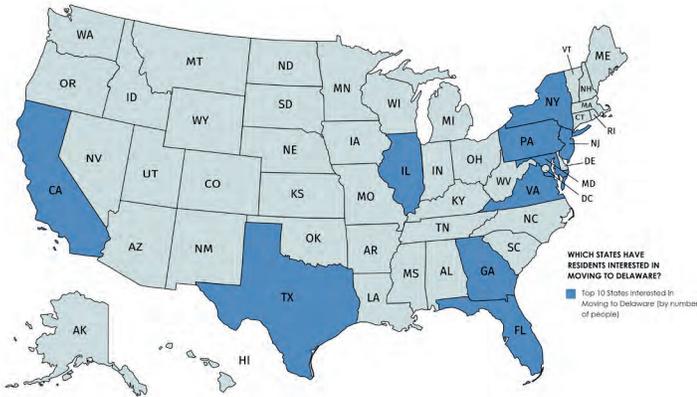


**Gary Stockbridge** is regional president of Delmarva Power & Atlantic City Electric. Gary also chairs the Delaware Workforce Development Board.

# UNIQUELY DELAWARE

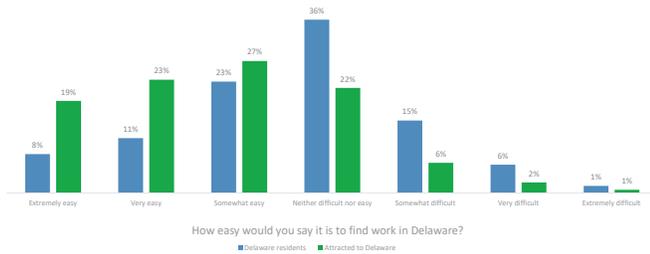
## A closer look at what makes The First State special

The Delaware State Chamber commissioned Dynata, the largest first-party data insights platform in the world, to survey 80,100 'attractors' (people who expressed interest in moving to Delaware) and 346 people whom moved to Delaware in the past ten years. The results were announced at the Developing Delaware conference on October 14, 2020.



### WHY ARE PEOPLE ATTRACTED TO DELAWARE?

Gap between those attracted to Delaware and residents on ease of finding work



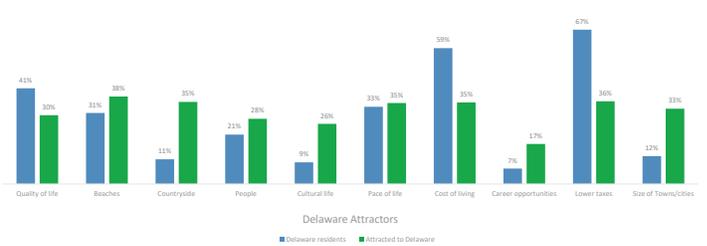
## KEY TAKEAWAYS

- Expand outreach beyond mid-Atlantic states
- Quality of life is appealing to potential residents
- Entrepreneurship as a possible attractor
- More to offer than just lower taxes
- Opportunity with families, singles & young achievers



### WHY ARE PEOPLE ATTRACTED TO DELAWARE?

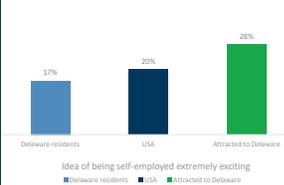
While Delawareans say lower taxes, cost of living, and quality of life are the reasons they moved to DE, lower taxes are not the major driver in attracting people to the state.



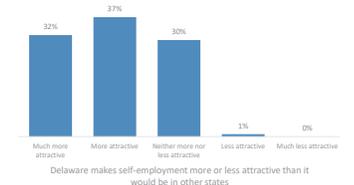
### WHY ARE PEOPLE ATTRACTED TO DELAWARE?

Would-be entrepreneurs are attracted to Delaware – and residents agree it is an attractive environment for them

Prospective residents are more excited about entrepreneurship than in-state and US residents

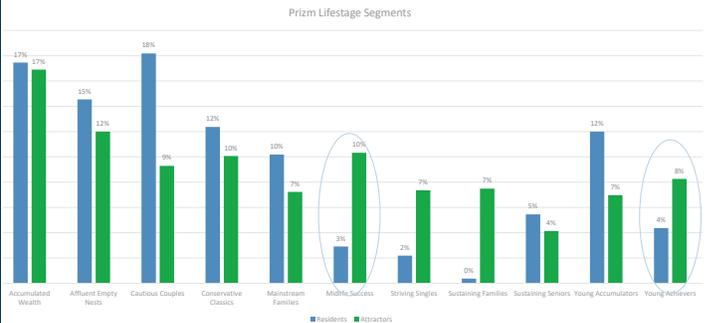


Nearly 70% of Delawareans believe entrepreneurship/self-employment is more attractive in Delaware



### A CLOSER LOOK AT WHO IS ATTRACTED TO DELAWARE

Potential for growth in Midlife, Singles, Families and Young Achiever segments



For more information, please contact [pattie.pan@dynata.com](mailto:pattie.pan@dynata.com).

## LEGISLATIVE PRIORITY

# Chamber Priorities to Help People and the Economy Recover

BY JAMES DECHENE

AS THE 151ST General Assembly prepares itself to gavel in on January 12, 2021, the Delaware State Chamber of Commerce respectfully offers a number of policies that, if enacted, would assist the business community in rebounding from the impact of the COVID-19 pandemic, while at the same time help Delaware workers find new opportunities. Here are a few examples:

### Tax credit for Rapid Workforce Training and Redeployment Initiative hires

This past summer, Governor Carney issued Executive Order #43, which established the Rapid Workforce Training and Redeployment Initiative, a time compressed curriculum to be focused on in-demand industry sectors and occupations. The program will make available certificate and certification programs, and access to the Today's Reinvestment Around Industry Needs ("TRAIN") program to help prepare Delaware workers who may have been displaced by the impact of COVID-19 find a new career path. The State Chamber recommends a refundable tax credit be made available to employers who hire graduates from these programs much the same as the credit for hiring veterans and those with disabilities.

### Engage in creating process related efficiencies in oversight agencies

In recent years the State Chamber has focused on the process log jams that serve as impediments to development in Delaware. By working with agencies like DelDOT, the Chamber worked to streamline plan review process, resulting in simple project submission documents for a number of common projects, like curb cut-outs and driveway access. The Chamber has commitments from DelDOT to continue to find ways to streamline these processes, and is pleased to hear DNREC plans to do the same. These partnerships serve to find innovative solutions to issues without sacrificing public input and holding accountable applicants with incomplete application submissions.

### Focus on childcare

It is estimated nationally 30% of childcare facilities will close permanently due to the COVID-19 pandemic. The impact to employers and employees will be felt across all sectors and become a challenge for all to overcome. Access to childcare is increasing in importance as businesses



PHOTO BY DICK DUBROFF/FINAL FOCUS

continue to reopen and expand operating capacity. While not a crisis in Delaware yet, the State Chamber urges a proactive response by the General Assembly to prepare for this eventuality.

In addition, the State Chamber will be working with our Federal delegation to make much needed changes the CARES Act. A top priority change would be to extend the deadline for spending appropriated funds. Many programs Delaware directed CARES dollars towards, including the expansion of broadband, are long-term investments. More time is also needed to complete construction. While the State can appropriate these dollars, it is next to impossible to actually spend the money prior to the current March 31, 2021 deadline. Other priorities include an expansion of COVID-19 testing to help ensure businesses remain open, which in turn helps state finances and negates a need for tax increases next year.

2021 is bound to continue this period of change and transition. With the impacts of the COVID-19 pandemic still being felt, the possibility of a vaccine being developed and distributed, along with a new President, Congress, Administration, and our own General Assembly, the business community should prepare itself to be more nimble than ever with change happening at lightning speed.



**James DeChene**, Armitage DeChene & Associates



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DELAWARE TECH

# Member news & Notes

## BUSINESS SPOTLIGHT: **Griswold Home Care** BY COLIN HEFFINGER

» Nobody wants to admit that they need care. The act of disregarding one's individual pride and sense of stability is often a tremendous mountain to surmount. To admit to needing care can feel like surrendering your freedom, your independence, and even your dreams. The good news is that it doesn't have to be a huge sacrifice. Acknowledging these fears and preparing ahead can have a significant impact on quality of life, not just for the parent, but across all family members involved when emergency strikes. Griswold Home Care recognizes the importance of overcoming these fears and prioritizes providing compassionate home care for all their clients.

Griswold Home Care was founded in 1982 by Jean Griswold. It is the oldest non-medical home care franchise organization in America and stands out with its unique approach to care with heart and compassion. The characteristics that make Griswold Home Care unique are titled as their "Griswoldness," derived directly from Jean Griswold and her visions for home care of the future.

"Addressing these fears of care is important," explains Anne Eidschun, owner of Griswold Home Care in New Castle County. "Resistance is very real. Educating the family can help put the parent in control and guide their children on how to provide the best care. It's important to prepare when you have



your pride. It makes all the difference in choices and understanding."

When it comes to home care, planning is a critical step to ensuring the best possible experience with a caregiver. "Setting expectations and getting to know the caregiver help both sides better understand how to provide the best care," states Anne. "Creating a plan and schedule are critical to success. It's important to plan instead of waiting and becoming reactionary."

An important factor of preparing for home care focuses on the role of constructing a family plan of interaction for the parent. Depending on what health problems the parent may be facing, it can be challenging to stay engaged with interactions in their daily lives. This can lead to depression and unnecessary stress. By planning ahead, a caregiver can aid to help keep the parent engaged with their family – something that is undeniably and deeply rooted in their happiness.

For both the parent and other family members, home care provides

numerous benefits. Taking care of a parent can be a demanding task – especially on top of maintaining work and life needs. Home care provides the opportunity for family member caregivers to destress and devote time to the things important in their lives; like their children, pets, passions, and even their own health. It also provides more quality time with the parent when it matters most. Since a caregiver

is handling the care, there is more time and energy to share meaningful moments with the parent.

"A great tip to help better prepare caregivers is to provide a list of foods and hobbies that the parent enjoys," explains Anne. "This helps a caregiver better understand the parent and create that spark of excitement during conversations. Developing trust between a caregiver and the parent help give the caregiver the space they need to provide the best care."

"We can't underestimate the importance of acknowledging these fears of the unknown," Anne reflects. "During these times, the parent, family members, and caregivers are in their own emotional world. It's important to confront these fears by planning and working with the caregiver. Sometimes our caregivers become part of the family. At Griswold Home Care, we will always value the connections created through our commitment to compassionate home care and the impact that it will have on the lives of our clients and their families."

## NONPROFIT SPOTLIGHT: **Jobs for Delaware Graduates, Inc.**

BY TYLER MICIK

»» Jobs for Delaware Graduates (JDG) has been providing a hand up to students since 1979. The organization began as a pilot program under Governor Pete du Pont to prepare at-risk high school students for transition from school to work. Its model was developed to support students who were struggling academically with the education, skills, and resources that would help them become more successful.

“Students come to Jobs for Delaware Graduates from a variety of backgrounds. Many face barriers such as low income, a lack of occupational skills, poor academic performance, and poor school attendance,” said President Nicole Poore.

JDG works to deliver student-centered instruction that prepares youth to graduate high school and compete for scholarships, post-secondary education, advanced training, and career opportunities on a higher level.

Today, Jobs for Delaware Graduates has 50 employees, operates in 10 middle schools and 23 high schools, and serves over 4,000 students each year. In addition to high school, the program expanded to also work with at-risk middle school students to expose youth to emerging careers and higher levels of education and training. Whether online or in person, JDG specialists work with guidance counselors to ensure students are meeting their educational requirements. What’s more, students receive credit towards graduation, complete community service, and engage in a number of leadership development activities.

As an approved Delaware Department of Education “Career



Pathway” program, students receive weekly in-class instruction from a comprehensive curriculum based on 80 key employability areas. JDG’s curriculum director coordinates with business partners throughout the state, such as ChristianaCare and Del-One Federal Credit Union, to create content that is in line with what employers seek in a candidate. Skills can include critical thinking, customer service, entrepreneurship, conflict resolution, and financial planning. As a JDG participant, students can also meet with business leaders and tour facilities to see firsthand different career opportunities. These visits ultimately create meaningful connections that often result in a job after graduation.

Based on this idea of building relationships between employers and students, JDG established the Creating Opportunities Through Real Experiences (CORE) program, which provides students with hands-on training at a job site. In 2018, ChristianaCare became JDG’s first CORE partner, hosting four students for eight months and exposing them to

clinical engineering, pharmacy, oncology, and rehabilitation services.

Through CORE, more than 80 students have completed over 9,400 hours of job shadowing or internship training.

As part of a national program, Jobs for America’s Graduates, the JDG model is backed by the support of 40 state affiliates. Together, specialists and administration across the nation work in tangent to educate, empower, and employ the next generation of confident, prepared professionals.

Jobs for Delaware Graduates prepares students for more than a job, it prepares them for the future. While some graduates may be stuck thinking about whether they want to attend college or enter the workforce upon graduation, JDG graduates finish school with a plan and with the skills necessary to be successful. JDG shows that sometimes all it takes for someone to be successful is for someone to offer them a hand up. For parents or students who are interested in finding out more about Job for Delaware Graduates, reach out to your school’s guidance counselor and ask if JDG is offered.

## DIVERSE SUPPLIER SPOTLIGHT: **Vistage**

BY COLIN HEFFINGER

»» “Feedback is the breakfast of champions.” This quote, coined by author and business consultant Ken Blanchard, couldn’t hold more meaning than it does for business leaders. Leadership development plays a critical role in everyday decisions no matter the size of your business. That’s where Vistage, a collection of privately-owned groups of peer-to-peer business advisory boards across 20 countries, shines brightest. Vistage’s advisory groups are led by expert executive coaches who provide one-on-one consultants, featured speakers, and business improvement workshops that operate like a think tank for business leaders to succeed.

Jim Lucas is the Vistage founder and chairman of 4 separate peer advisory boards of 15 to 20 members each stretching from Southern Chester County to Delaware. With 50 years of experience in sales, financial management, operations, and consulting, Jim has effectively coached over 150 executives from small businesses to companies exceeding billions in revenue. In 2017 and 2019, Jim’s Vistage groups were awarded the top 20 out of 600 Vistage Chairs worldwide.

“Vistage is about getting up on the vista and embracing the advantage of seeing the full picture beyond the trees,” Jim explains. “The challenge of small and medium-sized

businesses is trying to visualize the future and filling the CEO role. Highly effective leaders are those who can step back and allow themselves to be vulnerable and open for feedback. Confidentiality is critical. Vistage provides the opportunity for business leaders to acquire candid feedback from different industries that share a common theme.”



“Businesses have two major resources: financial capital and human capital,” Jim continues. “Most of the time, business issues are related to team leaders and their team. Managing team culture and the ability to attract, select and develop the right people is a constant challenge for business leaders. It’s important to have the right people sitting in the right seats on the bus.”

Vistage provides group meetings monthly to offer a variety of speakers and topics for leadership development. Speaker sessions are an interactive space where business leaders are encouraged to share their experiences and learn from others. Workshops function like a team lab, providing the first half as conceptual points and the second half as methods to applying that knowledge to daily life. Vistage meetings also provide macro and micro information of key indicators of economic success across various major industries.

As a member subscription business,

Vistage understands the importance of maximizing value for its members. Vistage conducts surveys each month about speaker quality, effectiveness, value, and so forth. This provides the opportunity to make changes as needed to best fit the needs of the groups and their individual business leaders. Interested business leaders can reach out to Jim Lucas by calling 410-302-2500 or emailing [Jim.Lucas@vistagechair.com](mailto:Jim.Lucas@vistagechair.com). Go to [www.brandywinepeeradvisoryboards.com](http://www.brandywinepeeradvisoryboards.com) for more information.

“I spent 8 years in the military and have been involved in leadership since I was 17,” Jim reflects. “No matter how you get it, I’m all for leadership development. If it happens to be Vistage – that’s great. There’s a lot of ways to become a leader and that’s what we want in the Brandywine Valley, the state, the country and the world. The pandemic has really shown us what kind of leaders we want to follow.”

## State Chamber Awards Gilman Bowl to David F. Lyons, Sr.

» In a surprise announcement at the 22nd Annual Marvin S. Gilman Superstars in Business virtual awards celebration, the Delaware State Chamber of Commerce posthumously awarded the esteemed Gilman Bowl to David F. Lyons, Sr. His wife, Catharine N. Lyons accepted the award with her sons, David Jr. and Timothy by her side.

The Gilman Bowl was established as a tribute to small business leadership. It is named in memory of Marvin S. Gilman, who served as an exemplary leader and a paragon of small business in Delaware. The identity of the recipient of the Gilman Bowl was held confidential until its presentation at the awards ceremony.

“We are deeply honored to receive the Gilman Bowl on David’s behalf. He had an instinct for leadership and inspired us all with big ideas and the ability to make things happen,” said Ms. Lyons upon accepting the award.

David Lyons founded Lyons Companies in 1984 in the back of his father’s dental office. Over the last three decades, Mr. Lyons built the company to be one of the region’s largest independent and privately held risk management and insurance brokerage firms. Through the years, Lyons Companies has guided businesses through the roller coaster of recessions, dips in the market, and periods of substantial growth. The company now boasts 50-plus employees and a nationally recognized insurance advisory practice. His hard work, dedication, and entrepreneurial spirit truly embodied the American Dream.



*From left: David F. Lyons, Jr., Catharine N. Lyons, and Timothy J. Lyons at the Hotel du Pont*

Mr. Lyons devoted his extraordinary energy and abilities to improving the community around him. In addition to his service as a member of the Board of Trustees at the University of Delaware, he chaired the Board of Trustees of the Delaware Council on Economic Education, where he founded the “Economic Forecast” event, bringing national economic policymakers together with business leaders in an annual forum covered by the national press.

“One of the most powerful tools an individual can provide others is education. To that end, David Lyons Sr. was devoted to educating both children and adults about economics, personal finance, and entrepreneurship via his involvement as chairman of the Delaware Council on Economic Education (DCEE) and partner of the UD Center for Economic Education (CEEE),” states Carlos Asarta, president

of the DCEE and director of the CEEE. “Thanks to his personal support, the DCEE/CEEE is now able to reach more than two thousand educators a year who, in turn, provide an effective education to hundreds of thousands of students with the ultimate goal of seeing them graduate as economically literate and productive citizens.”

David was active in the Delaware Business Roundtable, advocating for sensible policies to encourage job creation and business growth in Delaware, serving as vice chairman from 2014 to 2018. He chaired the Garrett Lyons Dental Fellowship for Nemours Alfred I. duPont Hospital for Children. In 2016, Mr. Lyons ran and served as mayor of Henlopen Acres. He was also a member of the Tatnall School’s Board of Trustees and chaired New Castle County Ducks Unlimited.

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## Inspiring the Next Generation of Scientists to Transform the Future of Healthcare

PROVIDED BY ASTRAZENECA

» As a global, science-led biopharmaceutical company, AstraZeneca seeks to leverage its reach, scale and expertise to effect real change in our communities and society. To continue transforming the lives of millions of patients around the world, AstraZeneca supports the development of the next generation of scientists and engineers through contribution to the STEM (Science, Technology, Engineering, and Mathematics) curriculum provided to current students and practitioners.

This past fall, AstraZeneca and its partners Learning Undeclared and Discovery Education celebrated the first anniversary of its STEM program, Generation Health: How Science Powers Us. This three-year initiative is designed to make learning about health and disease engaging, accessible, and exciting for students in grades 6-8, primarily in under-resourced schools across the country.



Generation Health provides hands-on, standards-aligned STEM learning activities where students investigate both preventative measures and innovative solutions to key health concerns in the areas of oncology, cardiovascular, and respiratory disease. Through the initiative's website alone, more than 1 million students have been engaged in its first year alone. The program provides a suite of educational resources, including,



Learning Undeclared's Drop Anywhere Labs, custom-outfitted STEM learning spaces built from modified shipping containers. These light, easy-to-access and inexpensive labs provide a range of career and skills education for middle school students, as well as flexible in-classroom resources that empower teachers and enables them to serve up to four classes simultaneously.

As the COVID-19 pandemic disrupted classroom education across the United States, as well as around the world, AstraZeneca and its partners created and distributed at-home science kits to high school biology students in Maryland to help enhance their online curriculum with hands-on, practical exposure to subject matter through observation and experimentation. This year, AstraZeneca, working with stakeholders in the community, will send 1,000 kits to students in Delaware.

AstraZeneca has also developed new infectious disease e-learning modules

and introduced an "Ask a Scientist" video series that aim to educate and inspire today's students to be champions of science and health literacy, especially during these unprecedented times. In these videos, AstraZeneca scientists break down complex topics underpinning the research that will lead to the next wave of innovative medicines. The bite-sized content is accessible to people of any age and background. The ambition is to create a new model for making research accessible – and to encourage everyone to be a champion of science.

AstraZeneca is proud of the progress it has made on behalf of STEM education but recognizes that there is far more to be done. The company remains committed to continuing this momentum and leveraging its global reach to elevate science across many channels and to make STEM education accessible to all.

To learn more about the Generation Health program, visit [www.HowSciencePowersUs.com](http://www.HowSciencePowersUs.com).

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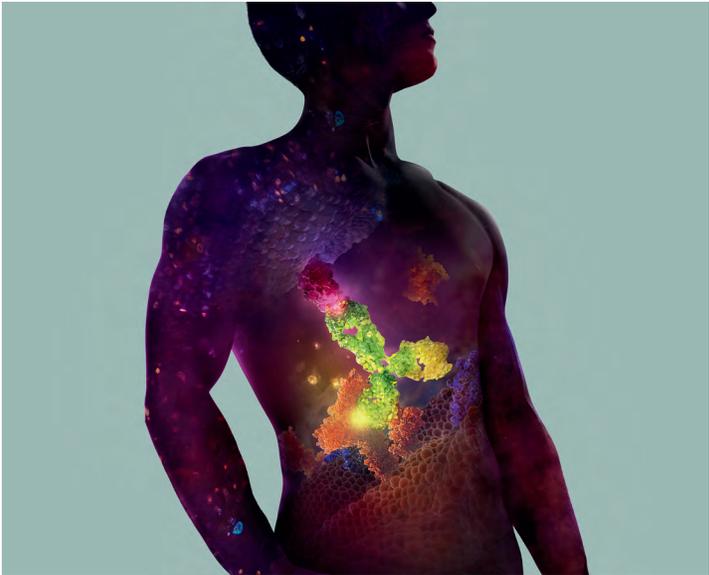
# What science can do

At AstraZeneca, we believe in the power of what science can do to transform serious diseases like cancer, heart disease, diabetes, COPD and asthma. We also know that breakthrough science doesn't happen in isolation. It happens through partnership.

We created the Open Innovation Platform to help us establish partnerships that will lead to the discovery and development of new medicines. These programmes are encouraging like-minded scientists from industry and academia to share their ideas and know-how to bring life-changing medicines to patients – together.

These collaborations could be at any stage of drug discovery – from the early idea through to early clinical development.

To find out how to submit a proposal on your idea, visit [openinnovation.astrazeneca.com](http://openinnovation.astrazeneca.com)



### Biologics in respiratory disease

Eosinophils are white blood cells that can worsen inflammation in the lungs for people with asthma, contributing to poor asthma control and more asthma attacks. In recent years, major advances in the understanding of respiratory disease pathways have propelled us into a new era of developing medicines that deliver scientific breakthroughs to address unmet patient needs in asthma and COPD.

VEEVA ID: Z4-21689 Date of preparation: December 2019 Date of expiry: December 2021

## Support our Local Restaurants

BY CARRIE LEISHMAN

» As the Delaware restaurant and hospitality industry has been – and continues to be – the most disproportionately affected industry through the COVID-19 pandemic, our dedicated operators and industry workers continue to stay both resilient yet hopeful. Restaurants will stay standing and remain as the cornerstones of our communities through these times to feed our tireless frontline workers, to proudly cook for our vulnerable neighborhood elders, to cater your next holiday meal with family, and to safely welcome you in for dinner with open arms.

As a society now and more than ever, we need restaurants to stay open and thrive. The positive psychological and economic impact created by reopening restaurants in Delaware lifts us all up and creates the stability that our communities need. Restaurants and their employees shouldered the most devastating financial effects of this crisis – sending three out of four workers to unemployment – at a loss of nearly 30,000 jobs.

2020 was headed to be a pivotal year for our restaurants in Delaware, but instead, it was pivotal in other ways. The Delaware restaurant industry was projected to heavily evolve and reach \$2.2 billion in annual sales. Seven months into the pandemic, the restaurant industry faced an estimated more than \$850 million in losses, a number that is sure to

grow due to the winter restrictions.

Thankfully, it is the very nature of people in the hospitality industry to embrace the challenges dealt. As we prepare for an unprecedented future (with a lot of hesitation and just a splash of fear), we are certain that these

We now see restaurants across the nation implementing 'socially distant' greenhouses to ensure safety for their outdoor dining experience. Tech savvy restaurateurs are now able to explore eco-friendly options to limit costs, such as using digital QR codes in



obstacles allowed our industry to advance overnight – implementing quick solutions that may have taken years of organic transition under normal circumstances. Trolley Square, Newark, and downtown Wilmington promptly shifted focus and allowed for a safe and vibrant alternative with on-street dining campaigns. Streets were shut down, alfresco dining tables were added, and live music united outdoor diners and community supporters.

place of disposable or reusable menus, and allowing diners to pay on mobile devices, without contact or paper receipts. Prior to COVID-19, one out of 20 orders were done digitally. Now, one out of five orders are digital. Food is now extremely accessible and allows vulnerable or hesitant civilians the option for contactless delivery/curbside pickup. COVID-19 allowed our operators a once-in-a-lifetime opportunity to innovate and

emerge in ways they may have never had the occasion or time to consider before.

The Delaware restaurant industry's commitment to continuously give back and do right by their neighbors, communities, and people who come through their doors is what humbles us to keep advocating and shifting in this 'never normal.'

As we enter 2021, there are an abundance of "what if's?," left unanswered. We choose to stay optimistic that there will be beneficial changes to come from 2020's challenges – and that our restaurateurs and operators will continue to fight, to conquer and to rise above these adversities.

What we know for certain is that we'll continue to work tirelessly to help ensure the longevity of your favorite family-owned neighborhood pizzerias, the coffee and bagel shop you're not sure how you'd get by without, the phenomenal woman-owned corner bakery, your favorite go-to bistro perfect for any celebration, and for our entire beloved community of restaurant owners that support a workforce of over 49,000 Delawareans. As we move forward, now is the time for our communities to come together to embrace change, learn, evolve, and unite in helping to support and save our local restaurants.



**Carrie Leishman** is the president & CEO of the Delaware Restaurant Association.

## Join the Conversation, Join a State Chamber Committee

BY TYLER MICIK

»» Advocating for Delaware's business community – YOU! To the State Chamber this is more than just a phrase. It's our mission. But in order to be successful in that mission we need to hear from you. Every member large or small has a voice, and our voice is stronger together. Our committees are your opportunity to be heard, learn about policies and issues that affect you, play an active role in shaping legislation, and to connect with other industry leaders.

In 2021, the State Chamber will be expanding and reengaging our nine committees. Our committees serve as the State Chamber's policy incubator and idea generator. To generate great ideas, we need active volunteers – you. That's why we have and are working to increase diversity and participation across the state on our committees.

The Ready in 6 Initiative is proof that ideas are born and progress emanates when great minds meet to discuss the issues affecting their businesses. That's the task our committees are faced with in 2021. To be proactive and not just reactive. To talk not only about current policies but to also discover and identify the hidden day-to-day problems your businesses are facing on a variety of topics such as hiring/retraining, workforce development, health care, the environment, and taxes to name a few.

Also new in 2021, will be the addition of our technology committee.

It goes without saying but technology has become increasingly important and is vital to the way we live and work. The technology committee will focus on issues such as data privacy/security, IT training/development, and automation.

In addition to greater diversity and participation, our goal is to give our members a more significant voice and greater communication. This begins by having regularly scheduled meetings as well as redesigning the committees' section on our website. Our priority is you and our mission, to lead the conversation, generate new ideas and create change that benefits you, our members and your employees.

Exciting things are happening within our committees as we begin 2021. Join the conversation by participating on a State Chamber committee.

To get involved, contact Tyler Micik at [tmicik@dsc.com](mailto:tmicik@dsc.com).

### Committees under the Delaware State Chamber:

- Employer Advocacy & Education
- Environmental
- Health Care
- Infrastructure & Transportation
- Joint Military Affairs
- Small Business Alliance
- Tax
- Technology
- Delaware Young Professionals Network

## Goldey-Beacom College Finds its Place in the Diversity, Equity & Inclusion Conversation

BY JANINE G. SORBELLO

»» Many people will agree that it takes a few uncomfortable conversations to open a dialogue about diversity, equity and inclusion (DEI) as well as centuries-long injustices suffered because of race, gender, sexual orientation and much more. However, I believe this is exactly what civil rights leader and Georgia's U.S. House of Representative member John Lewis meant when he referred to "getting into good trouble."

As business, government, nonprofit and education leaders work to systematize a message of DEI into our culture, it is clear that some organizations must start from the beginning. Goldey-Beacom College was no exception, and it is still a work in progress.

Last fall, the College launched a strategic planning process with Credo, a firm specializing in strategic planning for higher education. Among hundreds of suggestions and requests for new initiatives, an overwhelming majority of the campus community expressed the need for focus on diversity, equity and inclusion.

First, we had to ask ourselves – what is diversity, equity and inclusion, and what does it mean for the College? Every business and organization should ask these questions and align the answers with its own vision, mission stakeholders and customers. For GBC, the Doctor of Business Administration program provided the catalyst to start a formal conversation.

When the DBA program was launched in fall 2018, a strong DEI component



was built into the program. "It was my personal and professional goal to create the most diverse DBA program in the region, not only from the perspective of the students but the professors as well," said Dr. Dan Young, director of the DBA program.

As part of the curriculum, the DBA program partners with local and national companies to problem solve complex business issues. While a group of individuals can solve problems, it takes diversity as well as experience and knowledge to create effective and lasting change. This is why diversity is a major focus for recruiting students and professors. As a result, of the 42 people in the DBA program, approximately 16 are of African-American descent and 12 are international students.

The College also created BRAVE

Conversations, a Zoom series designed to provide a safe space for all employees and students to join an open conversation with guest speakers who share their personal experiences. Recent guests included: U.S. Representative Lisa Blunt-Rochester, the Honorable Joshua W. Martin III, senior counsel at Potter Anderson Corroon LLP, and Dr. Tony Allen, president of Delaware State University.

Each guest took us on an amazing journey. We listened intently, sometimes with jaws dropped, to the injustices they endured. They made us laugh and cry. But the common theme among all – they all willingly share their stories to provide a message of hope for the future. Jocelyn Moses, director of residence and student life, and Dr. Dan Young lead the BRAVE Conversations series.

*“It was my personal and professional goal to create the most diverse DBA program in the region, not only from the perspective of the students but the professors as well.”*

— Dr. Dan Young

Goldey-Beacom College also recently created a Diversity, Equity and Inclusion Taskforce, a Black Student Union (BSU), and a chapter of the National Association of Black Accountants (NABA). Moving forward, the College plans to expand its course offering to create COM 351 – Hip Hop, Culture and Society. Next on the horizon, we will explore Black fraternities and sororities.

As we continue our journey toward a diverse, equitable and inclusive environment for all students and employees, we will listen with open ears and love with open hearts. And this is how we will make an impact on future generations.



**Janine Sorbello** is director of external affairs at Goldey-Beacom College.

## Macy's Continues to Serve its Customers

PROVIDED BY MACY'S

» We're always listening to our customers to help shape the shopping experience at Macy's. We're committed to ensuring the experience is always easy and convenient – meeting her where she is and how she likes to shop.

The 2020 holiday season certainly felt and looked very different for many this year, but we were set on bringing the joy of the season to America as we do every year. From the Thanksgiving Day Parade to reimagined family gatherings, we wanted to help our customers and their families celebrate in style.

Part of that, was providing convenient delivery options to help customers shop safely and friction-free. This included contact-free curbside pickup or buy online and pick-up at the Macy's closest to home.

And our new partnership with DoorDash allowed us to quickly provide

same-day delivery from more than 500 of our Macy's and Bloomingdales stores nationwide, spanning across 47 states.

So whether our customer was a holiday planner or a last-minute shopper, Macy's provided shipping and pickup options for everyone.

The landscape of retail is constantly changing and it will continue to even after the pandemic. We will continue to have the opportunity to evolve our business to meet the needs of our customers.

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2019  
Networking  
Breakfast  
at Macy's in  
Christiana Mall

## Delaware Businesses Show Resiliency During Pandemic and are Optimistic About the Future

BY STEVE CLARK



» When the COVID-19 pandemic caused Delaware and surrounding states to lock down last spring, many local businesses of all sizes were directly impacted.

Some businesses needed to pivot on short notice to safely keep their doors open and provide customers with the products and services they expected. Others planned for when they could open again under much different guidelines than before.

The result was fundamental changes to how businesses operated and the understanding that they may have to change again until there is a vaccine for COVID-19. Still business leaders adapted, peering through a different lens to not only see what their business is, but what it needed to become.

They leaned on their strengths and relationships to make it all work, and we can all learn from how they did it.

### Changing with customers' needs

Early in the pandemic, many Delaware businesses changed what they produced or sold. Manufacturers began making masks, distilleries switched to making hand sanitizer.

Dining establishments pivoted to change their offerings, whether they adjusted their menus for a better take out experience or shifted to become a curbside, local grocery.

These changes to business models helped keep cash flowing into businesses,

and two-thirds (67%) of Delaware businesses surveyed in a WSFS Bank study experienced growth due to operations changes.

Making changes like these on the fly is not easy. Business leaders had to dig deep, finding the right mix that worked for short and long-term needs.

### Adapting with the present and future in mind

Operational changes made by businesses largely contribute to a positive outlook heading into 2021.

During the pandemic, most businesses (88%) throughout the region changed the way they operate, and nearly all of them (89%) plan to retain their new operating models.

The survey also revealed that nearly half (46%) of businesses in the region said their bank helped them get loans during the pandemic, including Paycheck Protection Program (PPP) loans, and four in 10 (41%) reported that their bank offered loan deferrals.

These options helped open cash flow for businesses to get the goods and services needed to operate in a constantly changing environment.

### Resiliency leads to optimism

As they looked at future challenges that may impact their businesses, leaders felt previous experiences, the ability to pivot and preparedness leave them well equipped to handle a pandemic resurgence.

More than eight in 10 (84%) of Delaware business leaders feel good about the economic outlook heading into 2021, and nearly three-quarters (73%) are bullish on the employment situation. Overall, this optimism is felt by businesses of all sizes that were surveyed (\$1 million - \$50 million in revenues).

Delaware business leaders feel confident in their personal and professional outlooks, too. Ninety-five percent of Delaware business leaders feel they have been resilient through the challenges of COVID-19, and 89% have adapted well.

Business leaders recognize the challenges ahead, but their nimbleness, relationships and new operational models have nine in 10 (91%) feeling prepared to weather another storm.

For Delaware communities, this is a welcome source of strength as we head into 2021.



**Steve Clark** joined WSFS Bank in 2002 and has served as executive vice president and chief commercial

banking officer since May 2016. He received his MBA in Finance from Widener University and his Bachelor of Science Degree in Business Administration (Marketing) from the University of Delaware.

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# A Bright Future for Delawareans

BY GOVERNOR JOHN CARNEY

WHEN WE BEGAN 2020, we could never have predicted the challenges this year would bring. We have been on a difficult journey as a state and country as we continue to fight COVID-19.

The threat of this virus has been real since Day 1 – especially for our most vulnerable neighbors and loved ones. Protecting lives has been our North Star, our highest and most important priority.

Throughout this crisis, we have attempted to balance the need for a healthy community with the need for a strong economy. You can't have one without the other. Delaware needs both before we can successfully rebuild.

But here's the good news: Delawareans have taken this virus seriously. They have made sacrifices – large and small – to keep their communities healthy. We came together to fight the unprecedented threat of COVID-19. Delawareans rallied around our frontline workers and supported the Delaware families and small business most affected by this crisis.

When we fully emerge on the other side, Delaware will be stronger and more competitive than ever. We have the lowest costs for families and businesses on the northeast corridor. Delaware has great beaches, parks and communities – all with easy access to major urban centers. And we've partnered with private sector leaders to drive economic development and attract more business investment to our state.

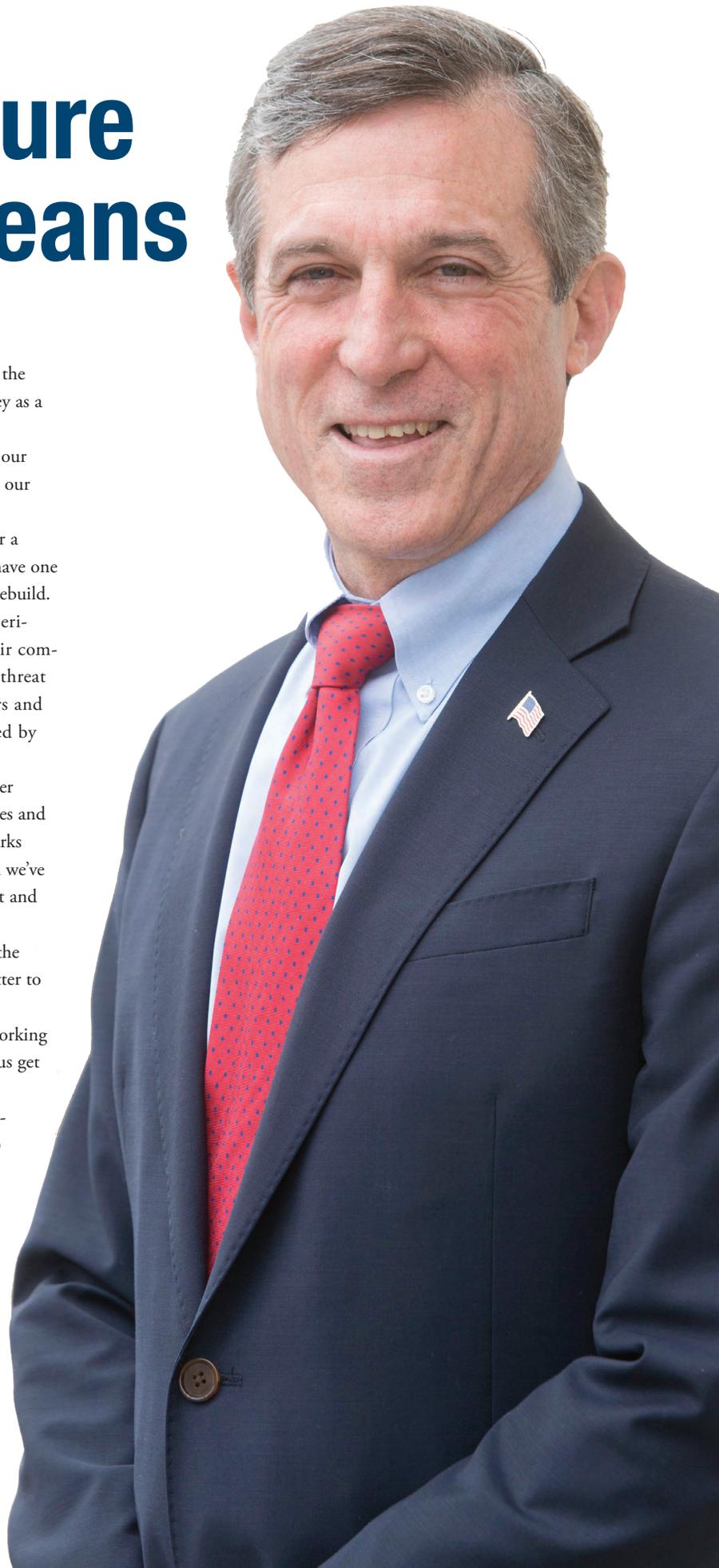
We also have a new General Assembly that looks even more like the population it serves and is focused on addressing the issues that matter to Delaware families. That's good news for our state.

Before COVID-19, we managed state government responsibly, working with lawmakers to create a \$125 million reserve fund. That helped us get through 2020 without tax increases or cuts to important programs.

Responsible fiscal leadership also helped us pay for historic investments in our public schools and for the children who need our help the most. And we continue to fund the largest infrastructure program in Delaware history – building new schools, modernizing our roads and bridges, expanding high-speed broadband service, and upgrading our clean water infrastructure.

All Delaware families deserve a fair shot to succeed, and we'll keep focusing on the issues that matter to every Delaware community: good jobs, world-class schools, and safe communities.

Our future as Delawareans is bright. Thank you for your partnership and hard work throughout this difficult time. Let's keep working together to make The First State an even better place to live, work, and raise a family. ■



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# The Business Voice Remains Vital with New Faces in Dover

BY KIM GOMES

IT'S BEEN SAID BEFORE and it will continue to be said well into the future, 2020 was a strange year, for so many reasons. The 2020 Election season was no exception. For starters, Delaware is now the proud home of a President. Perhaps the rest of the country will no longer be asking “Dela-where?” What that actually means to us as a state remains to be seen, but nonetheless, we can count on being more in the spotlight going forward than in the past.

Our trusty Congressional team of Senator Carper, Senator Coons, and Congresswoman Blunt Rochester were easily re-elected. It's anticipated they will continue to travel to DC and do what they do best, represent our state while crossing the aisle and building bridges.

Local races brought about some changes to the legislative landscape. There are four new house members, one as a result of a retirement and three as a result of last September's primary. Despite the addition of four new representatives, there is no change in the make-up of democrats (26) and republicans (15) in the house. Leadership on both sides also remained the same. What has changed, however, is the diversity of the House. We now have eight members of the Black Caucus, the first Muslim representative as well as the first LGBTQ+ member.

There are also four new Senate members, one due to a retirement, one as a result of the September primary, and two as a result of upsetting sitting Republican senators. This now gives the Senate a supermajority

*Both houses are now far more progressive than they were last session. We fully expect to see an attempt to move a progressive agenda tackling issues... To the extent the business community is not aligned with those agenda items, this will mean a call to action to speak your position.*

for voting purposes (14 D's vs. 7 R's). Leadership also changed with a new President Pro Tempore, Majority Leader, and Majority Whip. The Senate Republicans lost their only female member, and the Democrats gained the highest-ranking elected transgender person in the country. The Senate Democrats now have seven women and seven men. The diversity of the Senate changed as well, there are now three African American members.

Both houses are now far more progressive than they were last session. We fully expect to see an attempt to move a progressive agenda tackling issues such as increased minimum wage, paid family leave, gun legislation, recreational marijuana, green new deal, and general environmental as well as environmental justice issues. To the extent the business community is not aligned with those agenda items, this will mean a call to action to speak your position. That specifically means educating the legislators that represent the area in which your business sits. This also means potentially creating a grassroots effort within your organization to make sure those policies for which you agree and disagree have well thought out supporting or opposing points. While the State Chamber has a strong voice in Dover, it will never compare to the voice of those directly affected; those in your organizations!

Dover is not nearly as scary of a place as some folks may believe it to be. The Delaware General Assembly genuinely likes to hear from our business community. It can be easy to forget our elected officials are not subject matter experts in all areas. We elect them and then expect they will go to Dover and work on our behalf. However, if they are not aware of what that means to you and your business, it becomes very hard for them to do that. We saw massive increases in the number of citizens that chose to exercise their rights and their civic duty in the form of mail-in or in-person voting in the 2020 election. I highly recommend our business community follow suit by staying involved and voicing your opinion in the form of well-constructed policy. ■



**Kimberly B. Gomes** is a partner at ByrdGomes.



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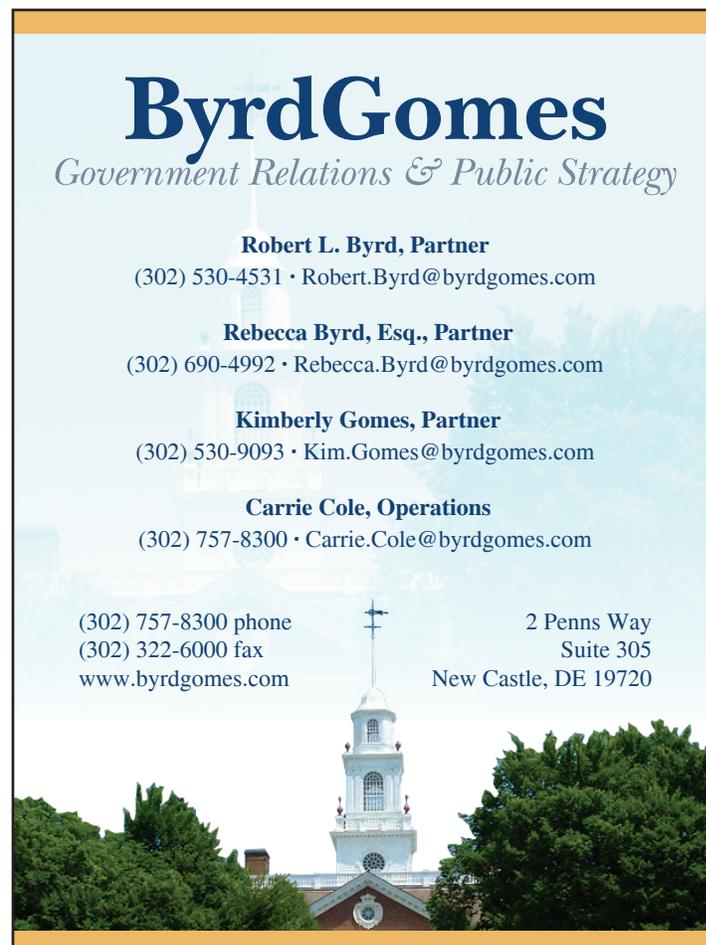
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# How Divided Government Will Force Congressional Compromise and Solutions

BY NEIL L. BRADLEY

ACROSS THE COUNTRY, Americans voted in record numbers, and they are sending to Washington, not just divided government, but closely divided government. Democrats will have the White House and control of the House of Representatives with the smallest majority in two decades. At best, Republicans will have a two-seat majority in the Senate.

We should not confuse America's vote for divided government as a vote for gridlock. Americans routinely express their displeasure at the inability of Washington to come together to address both urgent and long-standing problems.

Necessary public health measures to combat the pandemic produced the sharpest economic downturn in history. Our ongoing economic recovery has been "K-shaped." For some industries the jobs that were lost were quickly restored, and some sectors are even performing better than a year ago. These represent the top of the "K." In other sectors, businesses – especially those that depend on gathering people together such as hospitality, leisure, and events – have permanently closed and many lost jobs will never be recovered.

Federal relief is essential to help impacted small businesses, families, and communities until we have beaten COVID-19. Yet, Washington spent the summer and fall unable to come to agreement.

The pandemic has also exacerbated long-standing problems from the lack of adequate infrastructure – including broadband – in many communities to the inequality of opportunity that has resulted in systemic racial inequities. A broken immigration system continues to fail the Dreamers, immigrant families, and our economy. The federal government's finances careen out of control as Washington was already on track for a trillion-dollar deficit during the booming

pre-COVID economy. Measures to make even modest progress on these and other issues have largely languished as each side blames the other for the unwillingness to compromise.

So why are we optimistic about an end to gridlock and Washington tackling these problems? The American people may have just figured out the secret to breaking the cycle. Joe Biden will be the first president in 32 years to begin his time in office without his party controlling all of Congress.

The pattern of the last three decades has been for a new president with his party in control of Congress to embark on an ambitious agenda that is passed unilaterally without any involvement from the other party – most recently the Affordable Care Act under President Obama and the tax bill under President Trump. With no meaningful input in major legislation the minority party focuses exclusively on gaining power in the mid-terms.



Then gridlock ensues and the pattern repeats.

A divided government in 2021 means that the most controversial items raised during the campaign are not even up for discussion. A less than 10-seat majority in the House means that legislation is most likely going to have to start out being bipartisan. Groups like the bipartisan Problem Solvers Caucus – which includes many U.S. Chamber-endorsed Democrats and Republicans – will serve as the center of gravity for policy. Bipartisan legislation passed by the House will have more momentum when it reaches the Senate. There, Senators on both sides of the aisle who face competitive 2022 races should be motivated to legislate. And of course, Delaware’s own President-elect Biden has more experience than any previous occupant of the Oval Office when it comes to negotiating with Congress.

The proof of whether Republicans and Democrats seize the opportunity before them will be in the outcome. What would progress and governing look like?

It would begin with quick enactment of additional COVID-relief, supporting small businesses and the unemployed and providing a safe harbor from frivolous lawsuits for employers who follow public health guidance.

Quick action would follow on a broad-based infrastructure package that modernizes our roads, bridges, and transit, expands broadband service, rebuilds water systems, and increases our resiliency against climate change.

A workforce package that helps the unemployed acquire new skills, transitions to lifelong learning, and modernizes our immigration system would

reach the president’s desk before the end of the Congress.

Trade tensions would ease while the U.S. works with allies to confront the economic and national security threats posed by China.

Congress would tackle issues critical to keeping our economy moving forward – like data privacy, climate, and net neutrality – rather than leaving it to regulators and a patchwork of state laws.

And in a comprehensive fashion, business, government, and civil society would begin taking steps to close the opportunity gap.

These are just some of the priorities of the U.S. Chamber of Commerce. But we will not achieve any of them unless we rebuild a coalition of Democrats and Republicans committed to governing. We are asking our members and allies to hold members of Congress and the new administration accountable. For too long we have allowed politicians to assign blame for Congress’ dysfunction rather than forcing them to explain what they are doing to forge the agreements necessary to move our nation forward.

With the 2020 election behind us, the time for politics and blame are over, the time for governing is upon us. The stakes could not be higher. ■



**Neil L. Bradley** is executive vice president and chief policy officer at the U.S. Chamber of Commerce.

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# We Can Do Better, We Can Do More

A Path Forward for Economic Equality **BY TOM HORNE**

DELAWARE HAS A VIBRANT ECONOMY with abundant opportunities and growth potential in technology, financial services, healthcare and more. But despite this momentum, we know that many Black and Latinx Delawareans are not sharing in the prosperity.

Last year, in a study underwritten by JPMorgan Chase & Co., Prosperity Now released research on the Racial Wealth Divide in Wilmington. It revealed many of the challenges that underserved Delawareans face: including that the median household income for Black and Latinx households is half that of White households. The COVID-19 pandemic has only widened this opportunity gap.

This moment—as we all work to address systemic racism and inequities—demands that we do better and do more. Many of our country's basic

economic promises are not paying off for specific groups of people, and it is the collective responsibility of business and government leaders to stand up and address centuries of structural racism. We all have a role to play.

For JPMorgan Chase, that means we're going to help tackle racial inequities and provide economic opportunity for Black and Latinx communities by harnessing our expertise in business, public policy and philanthropy. In October 2020, we announced an additional \$30 billion commitment to advance racial equity across four core areas:

- Promoting and expanding affordable housing and homeownership;
- Growing minority-owned businesses;
- Improving financial health; and
- Further supporting our employees and increasing workforce diversity.

- Improving financial health; and
- Further supporting our employees and increasing workforce diversity.

We're looking to create long-lasting structural impact with these investments—addressing the key drivers of the racial wealth divide head on.

Owning a home has long been considered a key to financial security, building wealth and the “American Dream.” But the path to homeownership must be open to all. In Wilmington, the homeownership rate is 58% for White residents, while Black and Latinx residents own at 40% and 30% respectively. Here in Delaware and across the nation, we plan to originate an additional 40,000 home purchase loans for Black and Latinx households by committing \$8 billion in mortgages. We plan to help an additional 20,000 Black and Latinx households achieve lower mortgage payments by committing up to \$4 billion in refinancing loans.

When we invest in minority-owned small businesses, we can help them put their assets to work and drive real structural change in job creation—the essence of economic development. We will provide an additional 15,000 loans to small businesses in majority-Black and Latinx communities by delivering \$2 billion in loans and spending an additional \$750 million with Black and Latinx suppliers.

We must also put the tools in place to help all our customers achieve improved financial health, such as understanding how to manage cash flow and knowing the factors that improve your credit score. We've committed to help one million people open low-cost checking or savings accounts. To do this, we're opening new Community Center branches in underserved neigh-

borhoods, hiring 150 new community managers, and increasing our outreach to customers who are currently underserved, unbanked or underbanked.

These are just some of the many investments we will make over the next five years. Together, they can be transformational when scaled at a firm like JPMorgan Chase with our reach and client base. It's long past time that society addresses racial inequities in a more tangible, meaningful way. That's what should inspire us all to be more engaged, to take action now, and lead from the front to build a better and more inclusive future for everyone. We can all do better, we can all do more.

Learn more about JPMorgan Chase's Path Forward: [www.jpmorgan.com/impact/path-forward](http://www.jpmorgan.com/impact/path-forward) ■



**Tom Horne** is Managing Director and Head of Card Operations, Customer Service and Lending in Chase's Card Services business. He also serves as the firm's Market Leader for Delaware. Tom has served on the JPMC Diversity & Inclusion Council, chaired the Consumer and Community Banking Diversity & Inclusion Council, and is Executive Sponsor of the firm's Black Organization for Leadership Development (BOLD) business resource group for the Mid-Atlantic region.



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### AT&T is committed to listening, acting and understanding **BY DENIS P. DUNN**

DIVERSITY AND INCLUSION are core values at AT&T. We strive each day to foster a sense of belonging and empowerment in our diverse workplace, create relevant marketing for our diverse customers, listen before engaging in our diverse communities, and work as a team alongside our diverse suppliers.

We innovate with the community in mind and focus our diversity and inclusions practices on five pillars: our people, our communities, our customers, our content, and our suppliers.

We know that a diverse and inclusive workforce is a strong workforce, and by actively bringing together diverse views, backgrounds, cultures, and talents, we foster an inclusive environment where employees are valued, respected, and empowered to bring their ideas and help drive innovation.

We also understand that now more than ever, it's important that we remember our differences are not a barrier, but a bridge to common ground and shared values.

For us at AT&T and WarnerMedia, we're structuring our internal actions around our commitment to Listen, Understand and Act because we recognize that those are all critical components for successfully driving diversity and inclusion, inside and outside our walls. We need to listen to each other because all our thoughts and feelings matter, we need to aim to better understand, so we can see things from a different perspective, and we need to empower one another to take action to advance equality.

We know that a diverse and inclusive workforce is a stronger workforce. AT&T places our employees and their lived experiences at the heart of our inclusive culture, valuing and celebrating the diversity of their backgrounds, perspectives, and abilities. With our workforce made up of 35% women and 45% people of color as of 2019, AT&T is one of the most diverse places to work compared to other technology, media, and telecom companies in the United States.

As AT&T continues engaging with diverse communities and businesses, we understand it is not only the best thing to do, it is the RIGHT thing to do. Diverse businesses add value to our company and drive fresh ideas. In return, when we work with diverse suppliers, we make minority communities stronger.



Our Supplier Diversity program seeks to make meaningful and measurable contributions to the economic growth of diverse companies and communities. In the last 52 years, we've invested more than \$187 billion with businesses and enterprises owned by minorities, women, service-disabled veterans, LGBTQ+, and people with disabilities. Currently, AT&T is on track to meet its commitment to spend \$3 billion with Black-owned suppliers by the end of this year.

We have also refocused our efforts to create more opportunities and paths to success for Black and underserved communities by committing resources that foster upward mobility for those who face long-standing social inequities and higher unemployment, all of which are exacerbated by the COVID-19 pandemic.

This diversity also translates to the content we create. Building a strong, ongoing and authentic connection with our customers is important to our success. Not only are we committed to providing diverse content, we also work to identify and develop authentic voices. AT&T is proud to support stories and storytellers that bring a diversity of experiences and perspectives to life, and we are committed, notably through WarnerMedia, to fostering diversity and inclusion in front of and behind, the camera.

By tracking our progress and a determination to keep improving, we've built a unique culture of respect, fellowship, philanthropy, and volunteerism at AT&T. And we're just getting started.

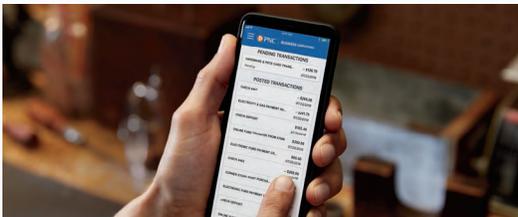
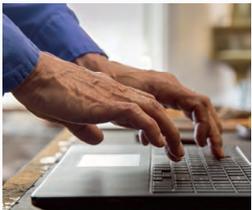
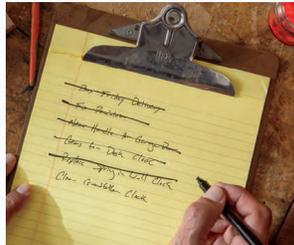
2020 has shown that, more than ever, our professional lives don't operate in a vacuum. Our goals, determinations, and how we work as a team are largely influenced by the communities we inhabit and the identities we assume. As we move forward into 2021, we will continue to learn from our employees and other businesses, and we're committed to keep listening and working to ensure we live to our value to stand for equality. ■



**Denis P. Dunn** is president of AT&T Delaware.

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*Kayla Bell-Davis, Future of Chemistry Scholarship Recipient 2019, Howard University. She is pictured with from left: Mark Vergnano, Susan Kelleber, and Mike Purzycki.*

# Driving Value Beyond the Bottom Line

How Chemours is Embracing Diversity, Equity, and Inclusion to Enable a Sustainable Future

BY MARK NEWMAN

FIVE YEARS AGO, Chemours became an independent company, which we envisioned as a different kind of chemistry company. Today, we're living that vision by questioning industry norms and moving beyond words to actions that are good for people, our communities, and our planet. In 2018, we formalized our efforts with the release of our Corporate Responsibility Commitments expressed through ten ambitious goals we're intent on achieving by 2030.

One of those goals is to create a more diverse and inclusive workforce. For those of us in business today, it's no secret that a more inclusive and diverse workforce produces better results. Numerous studies highlight how companies with greater diversity benefit from higher revenues, higher stock prices, and are more attractive to top talent. At the same time, our country is witnessing a unique moment in time where in less than 10 years there will be more than 800,000 STEM jobs created—positions that cannot be

filled without attracting more talent from more populations to STEM.

For companies like Chemours, it is not lost on us that attracting, developing, and retaining a diverse talent pipeline not only improves performance, it's a competitive advantage. We also know that achieving meaningful diversity is a journey—it must be acted on now and continually invested in as a priority of the business to have an authentic impact—and it takes collaboration within and across industries. When we think about the future of our business and our industry, we must think about the people who fuel our potential. We must think about how we're cultivating future talent to ensure we are bringing diverse and innovative thinking to the forefront.

At Chemours, we believe affecting change begins with education, and as part of that, creating inroads for more students to pursue hands-on STEM education, particularly students from underrepresented groups. Since 2017, our company has worked to remove barriers for young men and women



*Chemours executives with Mayor Mike Purzycki and the 2019 FOC Recipients*

to pursue a career in the STEM field through our Future of Chemistry Scholarship (FOCS) program, which offers scholarships to students from under-represented groups within the STEM field, including women, first generation college attendees, and Black and brown students.

And while we as a company are committed to leading change, we are not doing this work alone. To be successful in achieving continued growth, we must evolve the entire industry to reflect the world we serve. Just this November, Chemours launched the first ever chemical industry collaboration on diversity, equity, and inclusion—the Future of STEM Scholars Initiative (FOSSI), in partnership with American Institute of Chemical

Engineers (AIChE), the American Chemistry Council (ACC) and HBCU Week Foundation.

FOSSI is a college scholarship program directed at students who aspire to pursue STEM degrees at Historically Black Colleges and Universities (HBCUs), of

which Chemours is the founding corporate partner. Participating companies like ours then open our doors to these students to provide mentoring, professional development, and internships to launch their careers. FOSSI has the prospect of one day transforming our industry by ensuring a robust talent pipeline that brings not just diversity of race and ethnicity, but diversity of thought and perspective as well.

Here's the bottom line as I see it. Companies like ours can play a substantial role in shaping the STEM workforce of today and tomorrow in ways that substantially benefit our communities as well. The good news is that investing

in people isn't just good for business, it's the right thing to do. We can do well by being a force for good. Who wouldn't want to operate like that? ■



**Mark Newman** is senior vice president and chief operating officer at The Chemours Company.

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# Diversity, Equity, and Inclusion

A core value at Morris James LLP BY DAWN SHEIKER AND PATRICIA A. WINSTON

MORRIS JAMES BELIEVES that promoting diversity, equity and inclusion is critical to our quest for excellence and our ability to understand and meet our clients' expectations. Our culture fosters an open and welcoming environment that not only encourages, but also expects, contributions from people with diverse views, experiences, and backgrounds.

We strive to cultivate a leading workforce of diverse professionals across all practice areas and offices, where cultural differences are embraced, appreciated, and respected, and policies and practices are inclusive thereby positioning Morris James as a leading provider of legal services in Delaware.

As such, we developed a five-year strategic plan for advancing diversity, equity and inclusion at Morris James. Our mission is to recruit, retain, develop, engage, empower, and promote talented lawyers and professionals with diverse backgrounds, experience, and skills, fostering a work culture that values perspective, creativity, and contribution from all resulting in superior client service and astute counsel.

Our Diversity & Inclusion Committee is charged with overseeing implementation and guiding the firm in adopting best practices and policies. The D&I Committee was also broken into sub-committees to focus on specific aspects of strategic plan implementation: Firm Commitment, Workforce Diversity, Workforce Inclusion, Supplier Diversity, and Leading by Example.

The Commitment Sub-Committee seeks out opportunities for Morris James to invest in D&I through communications, outreach, training, professional development, and community engagement. The D&I Committee guides these efforts to ensure accountability and advancement of the firm's D&I Mission and Vision.

Morris James recognizes the advantages to having a diversified workforce with similarities and differences in thought, experience, and background. The Workforce Diversity Subcommittee seeks to recruit, retain, and develop a diverse, talented, and qualified workforce to service its clients.

The Workplace Inclusion Sub-Committee works to ensure that Morris James is an inclusive workplace, where employees are recognized for contributions. This Sub-Committee works with the firm to encourage diversification in client teams and firm committees, recognizing that an inclusive workplace is in the best interest of our clients and employees.

Morris James also understands that commitment to D&I extends beyond the firm. The Supplier/Vendor Diversity Sub-Committee seeks out opportunities to engage minority-owned and women-owned businesses,



*Morris James LLP donated \$10,000 to the Culture Restoration Project, an organization dedicated to developing critical thinking skills and social understanding of youth in Wilmington through culturally appropriate and relevant programming.*

when possible, to ensure that these companies are better able to compete.

As a respected leader within the legal and businesses communities, Morris James utilizes its Lead by Example Sub-Committee to position the firm as a driver of change. This committee works with clients, bar associations and schools to foster a stronger environment for D&I.

Our commitment to diversity, equity and inclusion is very important to us and has earned us high regard with the community and our clients. We believe this is not only the right thing to do, but also gives us an advantage in a competitive market. Diverse working groups strengthen our ability to provide superior client service and innovation. ■



**Dawn Sheiker** is director of client relations at Morris James LLP.



**Patricia A. Winston** is partner and diversity & inclusion committee chair at Morris James LLP.



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# CSC Expands Engagement Through Diversity and Belonging

BY SHANA HILLIARD

AT CSC, diversity and belonging drive the power of connection. As a global company with offices in the United States, Canada, Europe, and APAC regions, we understand the importance of culture, inclusion, and equity. We cultivate an environment that empowers everyone to do their best, in their work environments as well as in their cultural and social environments.

CSC's purpose is to create an environment in which our people, partners, customers, and communities will be better off tomorrow than they are today. Each of us plays an important role in our success, and being part of CSC should be a positive experience for all of our team members.

"We spoke to our employees, listened to their concerns, heard where we are doing well, and are taking action," said CSC CEO Rod Ward. "We're increasing our sources for diversified talent to include historically black colleges and universities, women in leadership and technology job posting sites, and our local community connections."

One of our growing employee resource groups, the Strategic Equality Alliance (SEA), is an all-inclusive allyship, fostering inclusion regardless of race, ethnicity, religion, gender identity, sexual orientation, or socioeconomic status. The Black Employee Network, a SEA group, aims to improve the company's marketing, recruitment, and retention of Black professionals. Other culturally focused groups are in the works.

Thanks to groups like SEA and the dedication of CSC employees, we're expanding our local engagement through mentorship programs for underserved youth. Our established #CSCGivesBack program provides opportunities for employees to give back to their communities. #CSCGivesBack

is rooted in our efforts to help shape the future workforce, focusing on education and skill-building through youth mentorship, membership on education-related boards, and financial support.

"CSC is committed to investing in the growth of Wilmington and excited about the prospect of attracting employees, new business to the area, and giving back to the community," said Ward. As part of that commitment, CSC donated to REACH Riverside Wilmington for the development of The Warehouse, where a network of nonprofits delivers youth-oriented programs and services. Earlier this year, CSC purchased the Pennsylvania Railroad Building, adjacent to the train station in Wilmington. "CSC Station" includes a coworking space for a new generation of entrepreneurs and business startups.

We believe each of us has the power to create environments where people of diverse backgrounds are inspired to do their best every day. At CSC, we're not all the same. And that's our greatest strength. We draw on the differences in who we are, how we think, and what we've experienced.

Because to best serve our communities, our customers, our partners, and each other, we believe in including everyone. ■



**Shana Hilliard** is the program leader of diversity and belonging at CSC.



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## Differences *MATTER* at CSC

We understand the importance of diversity and belonging. We cultivate an environment that empowers everyone to do their best in their work environments as well as in their personal environments—both culturally and socially—because we're built on the relationships we forge with our communities, our clients, and each other.

We draw on the differences in who we are, how we think, and what we've experienced to perform and serve at our best. We believe in including everyone. At CSC, we're not all the same—and that makes us **stronger!**

"Our values of **teamwork, service, tenacity, agility**, and being **genuine** inspire us to be **our best** and treat others with **kindness** and **respect.**" - *CSC CEO Rod Ward*

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# 2021: The K-Shaped Recovery Meets ‘The Lady or The Tiger’

BY PETER W. ATWATER

IF YOU HAVE HEARD about the K-Shaped Recovery, it is likely my fault. I began using the term last spring with my clients and wrote an op-ed on the topic for the *Financial Times* in June 2020, when other economists were still promising a V-Shaped Recovery.

While I am an economist and the K-Shaped term has been used by many other economists to characterize the bifurcated nature of the economic recovery since the spring COVID-19 panic, my focus wasn't the economy at all. It was consumer confidence.

As professionals migrated from office buildings to their home offices and the financial markets roared higher, I saw the confidence of one group of Americans rebound sharply. Meanwhile, for individuals working in the hotel, restaurant, and entertainment industry, conditions continued to deteriorate. Their lives were upended by the outbreak.

Put simply, today in America there is an enormous and unsustainable confidence divide. We are a nation of confidence haves and have nots. We are the invincible and the defeated.

While many pin their hopes on the 2021 economy on a COVID-19 vaccine, the far bigger issue for the upcoming year is how the K-Shaped Recovery resolves. Does the economy continue to recover more fully – and importantly, inclusively – or does it roll over? Does confidence rebound for those at the bottom, or do conditions deteriorate further, jeopardizing far more than the U.S. economy ahead?

Why confidence matters so much at this current juncture is that what happens to it – whether it rises or falls from here – will drive how we act ahead.

With rebounding confidence, America will re-engage with the global community. Trade will increase and, as a nation, we will become more generous – financially and socially. We will also be more innovative. With rising confidence comes greater risk-taking and a willingness, if not outright eagerness, to tackle the unknown. At its core, confidence is cognitive and when we feel good, we are capable of extraordinary abstract thinking. We are more creative.



*While it may feel like it was published just last month, this cartoon dates from 2010. Imagine if Adam Zyglis, the cartoonist, were to redraw it today.*

More than anything this is the scenario I wish for in the year ahead.

But we need to be realistic about what will happen should confidence fall and “me here now” thinking takes hold.

Politically, in Washington, there will be little chance for compromise. Short of a crisis, additional stimulus will remain unachievable. Those Americans without will remain without, with many spiraling into hopelessness.

Out of frustration with Federal paralysis, state and local leaders will take charge. Just as we have seen already with minimum wage and cannabis legalization, as well as the COVID-19 response, local leaders will drive the national agenda. Whether formally or informally, we will see states set their own courses ahead – Washington, and other states, be damned.

Economically, deteriorating confidence will take its toll on growth. Expectations of a slow-down will manifest in just that.

With that, some current trends are likely to accelerate. Big tech companies will face enormous regulatory and legal headwinds, as policymakers work to limit their power.

At the same time, globalism will be replaced more and more with nationalism, if not outright localism. Fearful of the mounting uncertainty, business leaders will scale back capital investment, innovation, and expansion. Divestitures and retrenchment will accelerate.

Alongside this will be an explosion of “just-in-case” business models too. Today’s asset-light, “just-in-time,” blitzscaled companies will be ridiculed for their fragility as the pendulum moves sharply away from this past economic cycle’s favorites. Fear and overpreparedness, rather than opportunity, will drive investment.

I would also not underestimate the violent pendulum swing that will occur with maximizing shareholder value. Viewed to have been over-enriched on the way up, stockholders and big company business leaders will be expected to now pay up. “Culling” employee ranks to pay corporate dividends, as November 2020’s Exxon lay-offs were characterized in the media, will be socially intolerable ahead as the crowd demands jobs, jobs, jobs!

Finally, I would not underestimate the social unrest. One of the least appreciated aspects of weak social mood is the zero-sum thinking it fosters. When we feel vulnerable, and see others succeeding, we believe they somehow gained at our expense.

Those at the bottom, today, are all too aware of the K-Shaped Recovery and where they fit in it. To them, the term doesn’t just characterize what has taken place during 2020, but since the end of the banking crisis.

If my concerns about what 2021 might seem alarmist, it is because our starting point heading into the new year is precarious. We have not yet recovered from the pandemic and, amid the outbreak, there have been two vastly different experience for Americans. A renewed confidence decline, coming at this moment would be devastating to those on the leg of the K-Shaped Recovery.

Should the economy soon falter, and hopelessness soar, the potential for intense and widespread anger is high. And with the confidence divide so extreme already, much of that anger will be aimed at those individuals and businesses at the top. 2021 could bring calls for revenge. And just in case you think this is some kind of masked political statement, it isn’t. The anger felt by those on the leg of the K-Shaped Recovery is bipartisan.

As business leaders plan for the upcoming year, they need to appreciate 2021’s “Lady or The Tiger” potential. Either the economic recovery continues and a rising tide now lifts all ships or it’s a Category 5 hurricane ahead. ■



**Peter W. Atwater** is president of Financial Insights LLC and an adjunct professor in Economics at William & Mary.



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# Five Ways to Build a Better Relationship with Your Business Banker

BY BARNEY HUGHES

IN THE BUSINESS WORLD, the COVID-19 pandemic revealed many gaps in service and tested what we thought was true. The foundation of many businesses has felt the weight of the pandemic's impact on our economy – and, unfortunately, in some cases collapsed under the pressure.

In financial services, the pandemic highlighted the importance of strong relationships, such as those between small-business owners and his/her business banker, as much as a strong balance sheet.

When the federal Paycheck Protection Program (PPP) launched in April 2020, it was small businesses that had a strong connection with their banker that were more quickly and easily able to apply for and receive the forgivable loans to help cover payroll expenses for three months. The same will be true if the federal government passes another stimulus bill in 2021 that includes another PPP-like program.

Building this business banking relationship takes some work. It's not as simple as opening an account with a bank in your neighborhood.

If you need to strengthen the relationship with your business banker, here are five things you can do to ensure your banker is there to help when times get tough.

## Build your relationship between transactions

We encourage our customers to connect with their business banker regularly – even when they don't need banking support. I recommend meeting twice a year to discuss your business' recent successes and challenges. Doing so enables your banking team to become a true partner in your business – better setting you up for success.

## Connect your team of professionals

As a small business owner, consider introducing your team of professional service providers to one another. Connect your business banker with your lawyer, CPA, insurance broker, and anyone else you deem important to your business, such as key employees. During uncertain times, it's important for this team to be able to work together and share information to reach the best possible outcomes.

## Create a network with your banker

As with any relationship, it's beneficial to help each other when you can. Your business banker likely has a number of connections that can

support your business. Ask them for recommendations and insights when needed. Likewise, you should feel comfortable introducing your connections to your banking partner, maybe even providing referrals when appropriate. Business owners who do so often have the strongest relationships with their banker.

## Move past 'strictly business'

Trust me, your banker wants to foster a strong and genuine relationship with you. It's not unusual for my colleagues to ask about their customers' families, vacations, or important milestones coming up. Maybe you and your banker are both diehard fans of the same sports team or enjoy the same hobbies. Engaging with your banker on an authentic, human level allows you to maintain a strong relationship through tough times.

## Get help identifying resources

Your business banker's goals are aligned with yours. We want your business to succeed and are happy to support any way we can. In challenging times, ask your banker what other resources, such as state or grant programs designed for your industry, may be available to you. Your business banker can help you determine if your business qualifies for state and federal programs like this and support you in the application process.

It's important to keep the lines of communication with your business banker as open as possible. In a crisis situation your banker needs information as quickly as possible.

You also want to know that your banker will work for you when you need it most. Following these five tips will help ensure your email or phone call gets answered – in good times and bad. ■



**Barney Hughes** is M&T Bank's administrative vice president, business banking regional manager for Delaware and the Eastern Shore of Maryland. He can be reached at [jbhughes@mtb.com](mailto:jbhughes@mtb.com).



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## 2021 Brings Reasons for Hope

BY PATRICK HARKER

2020 WAS A HEARTBREAKING YEAR for all Americans, as COVID-19 sickened millions, killed hundreds of thousands, and spurred our country's worst economic downturn in recorded history. Delaware was not spared, as tens of thousands of jobs were lost and the vitally important tourism industry contracted by double-digit percentages.

As 2021 dawns, the factors driving the economy remain the same: the virus, the virus, and the virus. The path of the economy depends significantly on the path of COVID-19. That's both because of government restrictions imposed to stop the spread of COVID-19 which, by their very nature, curtail economic activity, but also because of the behavior of consumers. If people don't feel safe, they won't go to restaurants, get on planes, or check in to hotels. In a consumer-driven economy like ours, that kind of spending is crucial.

*As 2021 dawns, the factors driving the economy remain the same: the virus, the virus, and the virus.*

For that reason, I anticipate slow growth both nationally and regionally in the first half of this year, before it picks up later in 2021 and into next year. My forecast is based on the premise that we will have a widely available and effective vaccine at some point in the spring or summer. Happily, there has been encouraging news on that score recently.

In the meantime, the recovery will proceed unevenly. Banking and finance jobs, crucial in Delaware, have held up fairly well during this period and should continue to do so. This, of course, comes in stark contrast to the last recession, which began, after all, with a financial crisis.

But until the virus is under control, tourism and hospitality will continue to struggle, which is particularly bad news for Kent and Sussex

counties. I'm also concerned about state and local governments, colleges, and universities – all important economic anchors that are under extreme economic pressure.

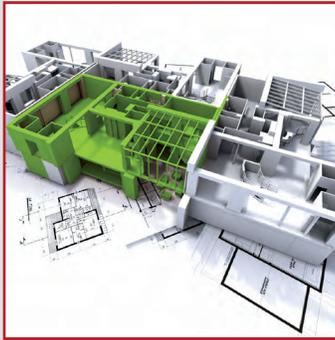
The uneven nature of the recovery will, unfortunately, place an unfair burden on those least able to shoulder it. Across the country and in our own region, racial minorities – particularly Hispanic and Black Americans – have been more affected by both the health crisis and the economic crisis than other groups.

Hispanics and Black Americans have been sickened by COVID-19 at a rate disproportionate to their population. They have also died at a higher rate. Those same groups also are more likely to hold jobs that one can't perform from home, which is probably one of the reasons their infection rates are higher. They are also more likely to have held jobs that have either been replaced by automation or that have simply been eliminated. Going forward, I am hopeful that creative public-private partnerships can help upskill displaced workers and place them in more stable and lucrative careers.

For all the tragedy COVID-19 has wrought, it has also brought out the best in our country: from our healthcare professionals working day in and day out to save lives, to essential workers in places like grocery stores putting themselves in harm's way, to scientists working, at record time, to come up with a vaccine, we have witnessed acts of selflessness and heroism daily. For that reason, I'm an optimist about what this year will bring. With a little luck, I'll be in the stands cheering on the Fightin' Blue Hens this fall. ■



**Patrick Harker** is president and CEO of the Federal Reserve Bank of Philadelphia.



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## FHLBank Pittsburgh

A Reliable Business Partner  
in any Economic Environment

BY DAVID PAULSON



FINANCIAL INSTITUTIONS ARE CENTRAL to the people, businesses and communities that they serve. This role becomes even more indispensable in times of economic uncertainty.

As the health and economic ramifications of COVID-19 worsened in early 2020, the Federal Home Loan Bank (FHLBank) System provided consistency and continuity nationwide. Integral to the System's mission is supporting our member financial institutions by providing readily available liquidity to support community lending, housing and economic development.

The FHLBank System was created by Congress in 1932. Though the name implies funding from the federal government, the FHLBanks are structured as cooperatives, with each "owned" by their member financial institutions, which include commercial and savings banks, community development financial institutions, credit unions and insurance companies. FHLBank Pittsburgh is one of eleven regionally located FHLBanks and serves member institutions in Delaware, Pennsylvania and West Virginia.

FHLBanks provide on-demand liquidity in the form of advances, which are loans to its members. The proceeds from advances are passed on to local communities served by member financial institutions. These funds are used for mortgage lending, small business lending and community development. Having access to this reliable, steady flow of funds allows FHLBank members to lend to the businesses and people in their communities in any economic environment.

The impact of FHLBanks, however, goes beyond support for lending. The FHLBanks provide ten percent of annual net income to grants or subsidized

loans to support housing development for underserved and low-income populations. The Affordable Housing Program (AHP), which was also established by Congress, targets lower-income populations, such as seniors, single parents, veterans and special-needs individuals. Since 1990, FHLBanks have provided \$5 billion to help make housing more affordable for low-income individuals and families across the United States, including \$26.2 million AHP dollars toward development costs in Delaware since 1990.

While AHP is FHLBank's most visible program, it is but one of six community investment/development products offered to members. Three other examples include: a) the Banking On Business product, which provides funds to help small businesses with startup or expansion costs, b) the Community Lending Program, which helps finance loans that support housing and economic development projects and c) Home4Good, which helps those who are homeless or at risk of homelessness by channeling dollars to local service organizations that know how to help. These programs are all provided in partnership with our members, such as Fulton Bank.

*As we look ahead toward an uncertain 2021, we remain committed to serving our members' changing needs and helping improve the lives of people in the communities that we serve.*

“We are thankful for our long-standing partnership with FHLBank Pittsburgh,” said Katie Wilkinson, commercial market executive at Fulton Bank, N.A. and chair of the Delaware State Chamber of Commerce. “Through reliable funding options and their variety of community investment products, we can help create stable, livable communities across our footprint.”

As evidenced by the vibrant communities we serve, diversity, equity and inclusion are integral to the way FHLBank does business. This is reflected not only through our community investment programs, but also in the work of our members and the way we hire and retain top talent, from entry-level positions to our board of directors. This commitment makes us a stronger, more responsive organization for our members, employees and communities.

FHLBank’s partnership with our members allows for consistent and reliable access to liquidity that benefits all of our communities. As we look ahead toward an uncertain 2021, we remain committed to serving our members’ changing needs and helping improve the lives of people in the communities that we serve. To learn more about FHLBank and our members, please visit [www.fhlb-pgh.com](http://www.fhlb-pgh.com). ■



**David Paulson** is the chief operating officer at the Federal Home Loan Bank of Pittsburgh.

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# Delaware State Revenues in the Age of COVID-19

BY RICK GEISENBERGER

OVER 40 PLUS YEARS, the Delaware Economic and Financial Advisory Council (DEFAC) had seemingly seen it all – the Great Recession, double digit interest rates, stock market crashes and corrections, and the list goes on. But nothing prepared DEFAC for a global pandemic.

Early in the COVID-19 crisis, economic forecasts were all over the map. As DEFAC gathered virtually last spring, it faced the widest range of possible outcomes in its history and a dearth of actual data. 2020 GDP might shrink 15% or grow 1%. Personal income might shrink 8.5% or grow 3.5%.

It was thought the State's major sources of revenue would tank in response to record unemployment, stay-at-home advisories, and business restrictions. Casino revenues had dropped to zero, April due dates for income taxes were moved to July, and gross receipts tax revenues were dropping dramatically. DEFAC responded by shaving a record \$785 million from its two-year forecast – 17% of the State's operating budget.

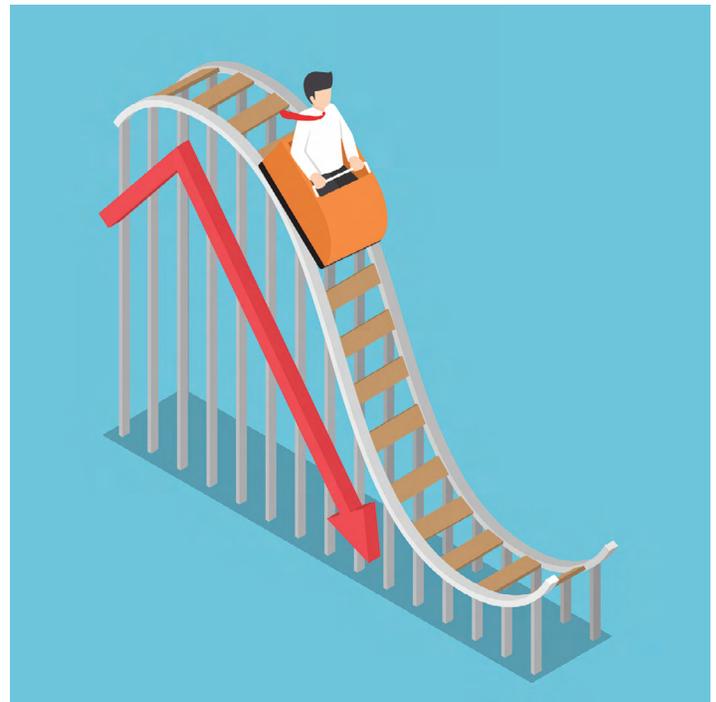
What was not fully appreciated at the time was the positive impact of the Governor's decision to define most Delaware employers as essential combined with federal stimulus and the incredible adaptability of our residents and businesses.

Delaware individuals received \$1.7 billion of stimulus including Economic Impact Payments and unemployment insurance benefits. The vast majority of Delaware businesses remained open and those most impacted received more than \$2 billion from the Paycheck Protection Program and other CARES Act funding.

Through October, DEFAC was able to add back two-thirds (\$529 million) of what it originally deducted from its forecast. Job losses in higher wage fields have (knock on wood) been relatively limited. The State's corporate franchise has held up well. While hospitality revenues have declined dramatically, consumer activity migrated to grocery, retail and home improvements activity that are subject to gross receipts taxes. Casinos re-opened and lottery sales of instant and draw games have set records. Home sales ballooned with record low interest rates and in-migration from higher density areas.

But the pandemic is tricky. As I write this in November 2020, COVID-19 cases and hospitalizations are surging in the U.S. and globally. But the prospects for a safe and effective vaccine are also improving. Exactly how this plays out in 2021 is anyone's guess.

The good news is that Delaware was better prepared for this downturn than at any time in recent history. Since 2017, Governor Carney and the Delaware General Assembly partnered to reduce the State's



tendency toward budgetary 'feast or famine.' The concept, known as 'budget stabilization,' sets operating budget growth at an economically sustainable level and then dedicates any 'extraordinary' revenues to one-time expenditures such as infrastructure investments and additional reserves to help weather future revenue shortfalls.

Sounds like common sense and it works. In June 2020, the General Assembly enacted, and the Governor signed a balanced budget drawing half the reserves that had built up during the two prior years. Statutory mandates and contractual obligations were fully funded, and there was no need for budget cuts or tax increases.

We can't know what 2021 and the pandemic have in store for us. But we do know that if we stick together and follow this tested fiscal road-map, Delaware will successfully navigate this crisis and emerge fiscally stronger than ever. ■



**Rick Geisenberger** is Delaware's Secretary of Finance.

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*To add fun and Delaware flavor to the virtual summit, DPP included evening cook-alongs featuring Southern Delaware food and drink.*

## Without Pause

DPP's work in business, innovation and talent development hasn't slowed despite COVID-19 pandemic **BY MICHELE A. SCHIAVONI**

DELAWARE PROSPERITY PARTNERSHIP – Delaware's lead economic development resource – is completing its third year in operation. President and CEO Kurt Foreman leads the DPP team in working with site selectors, commercial developers and business executives on where to locate or grow a business and in supporting innovation and talent development statewide.

DPP has worked without interruption throughout 2020. Foreman answered the following questions to share how the team has responded to challenges posed by the COVID-19 pandemic and continued moving forward into 2021.

### **What was an unusual way you had to adapt this year?**

Taking DPP's 2020 Delaware Summit – a familiarization tour that brings site selectors specializing in Delaware's core industry sectors to experience Delaware and meet with the DPP team and our statewide economic development partners – virtual. We originally planned the event to take place on-site throughout Sussex County.

To add fun and Delaware flavor to the virtual experience, we included evening cook-alongs featuring Southern Delaware food and drink. We partnered with Chef Doug Ruley and Chef Maurice Catlett of SoDel Concepts, Sam Calagione of Dogfish Head, and Katie Evans of The Frozen Farmer to



*Kurt Foreman  
President and CEO,  
Delaware Prosperity  
Partnership*

showcase Delaware’s culinary coast.

Everyone involved loved the event, and it really furthered our efforts to raise Delaware’s profile with key business-attraction personnel. One site selector was highly impressed that Governor John Carney took the time to talk with participants since other governors usually only address site selectors. Another said it was the most creative Zoom event he had attended all year.

### **How has DPP helped Delaware businesses during COVID-19?**

Supporting existing Delaware businesses is a key part of our mission, and the pandemic provided us with the chance to help their pandemic concerns and needs be heard. During the spring, we partnered with the Division of Small Business, to host virtual town halls for more than 700 Delaware business owners and operators. We also launched a quantitative survey to monitor the impact of the pandemic on Delaware businesses. We were one of the first states to do this kind of field survey, and we shared the results with both the survey participants and a group gathering such data nationally.

### **What role is DPP playing in advancing equity in Delaware?**

Using a JPMorgan Chase Foundation grant, DPP embarked on a two-part strategy toward a more diverse tech talent pipeline in Delaware. This included conducting 20 one-on-one interviews with stakeholders and virtual opportunity workshops. The resulting plan builds on successful community-based working models already helping to feed Delaware’s tech talent pipeline, such as Zip Code Wilmington and Code Differently, and recommends expanding public policies to accelerate training innovations and support private sector talent development.

### **Supporting innovation is another key part of DPP’s mission. What was the team’s innovation focus in 2020?**

A study we conducted previously with Facility Logix indicated the need to increase Delaware’s capacity of “ready-to-go” lab space. During 2020, we’ve been working to ensure that bioscience startups have the capacity to not only launch but also to thrive and grow here.

In October, we helped convene a virtual roundtable with the Delaware Bioscience Association, the Delaware Sustainable Chemistry Alliance, the Commercial-Industrial Realty Council, and The Committee of 100. More than 100 representatives of economic development organizations, builders, real estate developers, incubators, entrepreneurial resource organizations, startups, and established companies attended. DPP also submitted a proposal to the Council on Development Finance for a grant program to help early-stage and small-to-medium-size companies offset lab space fit-out costs and give landlord developers a “lease guarantee” to mitigate potential losses from leasing to early-stage science companies.

### **How has the year been from a job-growth perspective?**

We’ve been very busy and working on several promising investment opportunities to bring even more jobs to the state. For example, U.S. Corrugated is finalizing plans for a “super plant” that would bring 159 new jobs to Central Delaware. U.S. Corrugated initially considered only Northern Delaware locations, but in cooperation with our county, local and state partners, in this case Kent County and City of Dover, we showed company officials all that Central Delaware had to offer and secured the deal.

Earlier in 2020, Amazon decided to build its newest advanced fulfillment center – its third location in Delaware – at the old Boxwood site south of Wilmington. We couldn’t be more pleased to see a vacant industrial site turning into a location for at least 1,000 new Delaware jobs.

And there’s even more opportunity in the pipeline for 2021. ■



**Michele A. Schiavoni** is the director of marketing and external relations for Delaware Prosperity Partnership, leading external relations, brand and marketing strategy.

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# A Healthy Economy Requires a Healthy Community

Division of Small Business in 2020 BY DAMIAN DESTEFANO

JUST AS IT WAS for the businesses we serve, 2020 was a year of pivoting for the Delaware Division of Small Business.

When the COVID-19 pandemic struck the state in March, Gov. Carney took numerous crucial steps to protect the well-being of Delawareans and save lives from the terrible virus.

Like with every state in the union, Delaware's economy took a hit in the interest of public safety. As the Governor has said throughout the crisis, a healthy economy requires a healthy community.

It was within that context that the Governor directed the Division of Small Business to pivot from assisting businesses to start and expand to helping businesses survive until they could once again thrive.

Within mere days of the new health measures starting to impact businesses, we stood up HELP to provide businesses much-needed funds to keep doors open and lights on.

HELP (Hospitality Emergency Loan Program) offered no-interest loans to businesses in the hardest hit industries, restaurants and hotels, barber-shops and hair salons, to name a few.

At the same time, Regional Business Managers and Tourism Office sales staff directly helped small businesses and the public with understanding the temporary closures along with safety restrictions for open operations. The team also worked with businesses of all kinds on implementing required virus protection measures and provided Delawareans and out-of-state visitors vital information as the state moved toward reopening in June.

Many businesses found just being open was not enough. Consumers needed to feel they could safely return to stores, eateries, and other



establishments. To strengthen consumer confidence, the Division launched the COVID-19 Customer Protection Standards in June. Hundreds of businesses have committed to 10 essential safety measures and in return received a program decal to display as a quick way to show their safety efforts.

It is a testament to the creativity and ingenuity of Division staff that both HELP and the Customer Protection Standards were duplicated by other states and localities.

In late summer/early fall, Delaware and New Castle County jointly launched DE Relief Grants with \$150 million from the federal CARES Act.

Grants of up to \$100,000 became available to small businesses regardless of industry and a large number of nonprofits to cover a wide variety of COVID-19-related expenses.

Thousands of Delaware businesses received assistance. Nearly half of those companies were microenterprises, with fewer than 10 employees.

As 2020 rolls into 2021, the challenges created by the pandemic continue. Our focus remains on keeping Delawareans healthy while strengthening the state's economy.

That work will ensure the best days are ahead for Delaware small businesses. ■



**Damian DeStefano** is director of the Division of Small Business, an agency of the Delaware Department of State.

# Working Together to Retain and Attract Jobs to Delaware

BY ROBERT W. PERKINS

WITH THE 2020 ELECTION behind us and the state still coping with the COVID-19 pandemic for the foreseeable future, it is the perfect time for state leaders to come together to enact economic policies that will make the state more attractive to existing or potential new employers.

Delaware already has taken important steps to help retrain workers who lost their jobs as a result of the pandemic. With Governor Carney's leadership and the support of the Workforce Development Board and other partners, the State established Forward Delaware, a program designed to help jobseekers find training and enhance or gain skills and employers connect with a qualified workforce.

But there is much more to be done. We must start with a top priority in our state's fight to retain and attract jobs to Delaware – the proposed Ready in 6 initiative, which is designed to make Delaware more economically competitive with other states by cutting the permitting timeline from 24 months to six months.

This initiative is needed because the permitting and regulatory process is too slow and cumbersome, especially compared to neighboring states. Delaware's approval process can stretch up to 24 months, placing the state at a distinct economic development disadvantage when it comes to attracting jobs and growing businesses, especially since approval timelines in Maryland and Pennsylvania are closer to six months.

These findings were included in an independent analysis conducted by professional services firm KPMG, which concludes that Delaware would be better positioned to attract high-paying jobs if its permitting processes were strengthened through enhanced communication, increased efficiency and less paperwork, and the tracking and use of data more effectively.

Recommendations for improved communication include creating a state project concierge to help streamline communication among state agencies; creating a permitting action committee to help with implementation of permit process improvements; integrating information technology solutions among the state, counties and cities; and implementing permit-focused economic development training to improve cooperation and coordination.

As for increasing efficiency and reducing paperwork, the analysis recommends creating a prioritization program for significant economic development projects; streamlining the Department of Transportation's review process to ensure all departments review and provide comments on proposals



during the initial review cycle; implementing Transportation Improvement Districts in targeted areas; and implementing prepackaged approvals for targeted investment sites. In fact, under former Secretary Jennifer Cohan's leadership, DelDOT has made significant strides toward a number of these goals, particularly for small businesses. DNREC and our county governments must scrutinize their processes and become more efficient as well.

Finally, Delaware does a poor job of tracking and using data to identify potential opportunities. The analysis suggests generating data that measures permit process timelines, allowing regulators to develop key performance indicators and drive accountability among permitting agencies. Delaware needs to capture more and better economic development data to help the state to constantly improve as it seeks to attract employers.

Coupled with low taxes, a prime location and a high-quality workforce, a more favorable permitting environment would make it significantly more likely that Delaware would be more competitive as we work to grow, retain and attract jobs, talent and investment to our state. We are committed to working together and with the Governor and General

Assembly to strengthen economic development in Delaware to make the state more viable for generations to come. ■



**Robert W. Perkins** is executive director of the Delaware Business Roundtable.



# Small Business, Big Changes

BY GRACE STOCKLEY AND JOE NADEL

IT IS SAFE TO SAY no one expected what 2020 had in store for Delaware's small businesses. It was a year like no other with the COVID-19 pandemic changing daily life as we knew it. Like many small businesses that were forced to change their business model to remain viable, the Small Business Alliance (SBA) was no different.

Due to the pandemic the SBA's Annual Small Business Day in Dover was canceled. However, as the saying goes "the show must go on" and the SBA virtually held its marquee event on November 4th, the 22nd Annual Marvin S Gilman Superstars in Business Awards. Despite the inability to gather at the historic Hotel du Pont, the event was a memorable and special celebration of Delaware's small business community!

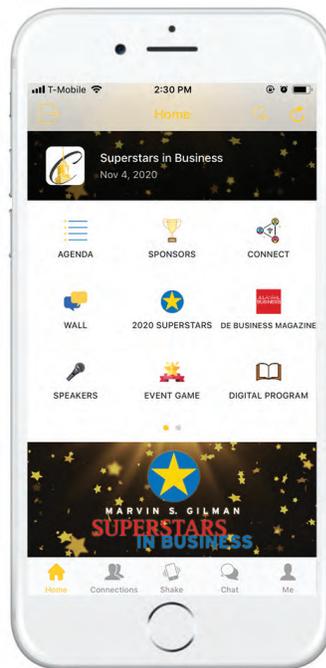
The keynote speaker was Alisa Morkides, founder and owner of Brew HaHa! Alisa shared her experience as a small business owner in the hospitality industry during a pandemic, including lessons learned to overcome adversity. The program also featured remarks from Ernie Dianastasis of The Precisionists, Inc. Ernie shared his entrepreneurial journey and how his organization creates meaningful employment for the nation's neurodiverse workforce.

The 2020 Superstars in Business winners included: AlphaGraphics (1-24 employees); Whisman Giordano & Associates, LLC (25-59 employees); Tidewater Utilities, Inc. (60-150 employees); and Preston's March for

*"This year's Superstar's event was one to remember! Hands down, the best online experience I've had so far!"*

— Chevonne Boyd, Jobs for Delaware Graduates, Inc.

Energy (Nonprofit). The Award of Excellence Recipient was Jobs for Delaware Graduates, Inc. (Nonprofit). This year's prestigious Gilman Bowl honor was awarded to David F. Lyons, Sr. His wife, Catherine N. Lyons accepted the award with her sons, David Jr. and Timothy by her side.

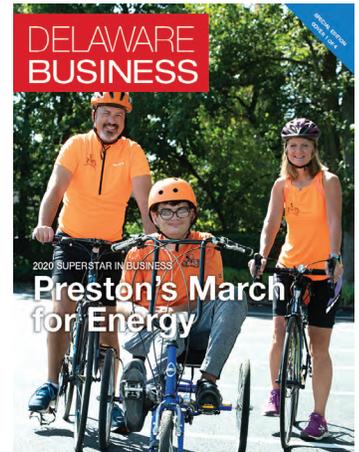
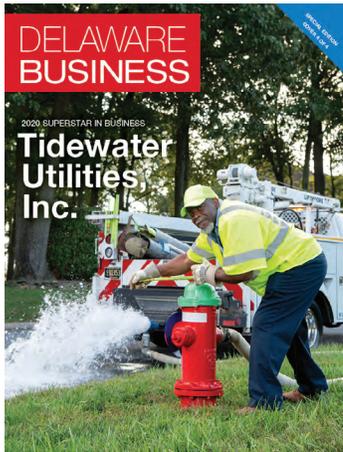


*"The app actually offered a level of engagement that I wasn't expecting! Rather than cold and mundane, the experience felt warm, inclusive, and fun."*

— Alissa Bestwick, BHI

Although this year's event was virtual, the Superstars in Business winners were invited to Hotel du Pont to receive their awards at a ceremony that was recorded for the virtual production. Also to keep the tradition of the Gilman Bowl winner a surprise, the Lyons' family was invited to the Hotel for what they thought was a small business interview. The presentations were shared with more than 200 people in the State Chamber's virtual event platform. The event concluded with a Meet the Superstars session where attendees could personally congratulate and network with the winners in their own Zoom rooms.

As we move into 2021, the Small Business Alliance looks forward to continuing to serve the small business membership of the State Chamber and beyond. Additionally, we look forward to expanding our membership and increasing diversity and participation on the committee in order to more effectively help serve and support our members. If we learned anything from 2020, it's that while we're uncertain of the challenges that lie ahead – we're certain we can overcome any obstacles together. ■



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# The State of Manufacturing

Adjustments to production and safety emphasizes the need for a qualified workforce **BY PAUL T. MORRIS**

DURING THE EARLY ONSET of COVID-19 in the United States, the National Association of Manufacturers (NAM) conducted a survey of manufacturing leaders to examine the economic and operational impacts of the pandemic. The results of the survey informed NAM's COVID-19 Policy Action Plan recommendations. The survey revealed three major concerns of manufacturers related to COVID-19: 1) the financial impact; 2) the anticipated change in operations; and 3) supply change disruptions.

NAM President and CEO Jay Timmons said, "Across the country, manufacturers are stepping up to keep their employees and their communities safe and healthy, and working closely with elected officials, we can ensure the resilience not only of our companies but also our country."

Although the concerns highlighted by NAM were captured from manufacturers nationally, similar concerns and issues are prevalent among

Delaware manufacturers. John Gooden, president of M. Davis and co-chair of the Delaware Manufacturing Association, recently stated, "The one constant over the course of this pandemic has been continuous change. If you come to work and think you are going to follow the plan you had yesterday, don't bother coming to work as that plan doesn't work for today's condition."

The manufacturers who are doing well have figured out how to be nimble and adapt to the COVID landscape. In Delaware, adjustments were implemented in manufacturing as early as March. These changes included the donning of masks, social distancing, additional cleaning, reconfigured crews, remote work, temperature checks, traffic flows for people, hand sanitizer and the like.

The next piece of the equation that manufacturers grappled with was the

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additional costs associated with these changes and how to financially recover while continuing to produce a competitive product. From what we've seen in Delaware, manufacturers have figured out how to stay open, make a valuable product and most importantly, keep their people safe.

Once initial adjustments were made, then came supply chain disruption, quarantining, contact tracing and travel restrictions. Increased onshoring is one potential solution to help with some of the supply chain issues, but material and equipment coming in from overseas is still more likely to be delayed than not. If subject matter experts are coming in from overseas, it's more than likely it will be tough getting them here in a timely fashion. With the rate of community spread, it's virtually impossible to avoid some employees who must quarantine. When were they exposed? When was their last shift? Who came in contact with that employee? What's the incubation period? Where can they be tested and when will they receive results?

All these variables create a domino effect that significantly impacts the operations of manufacturers and will likely be the norm well into 2021.

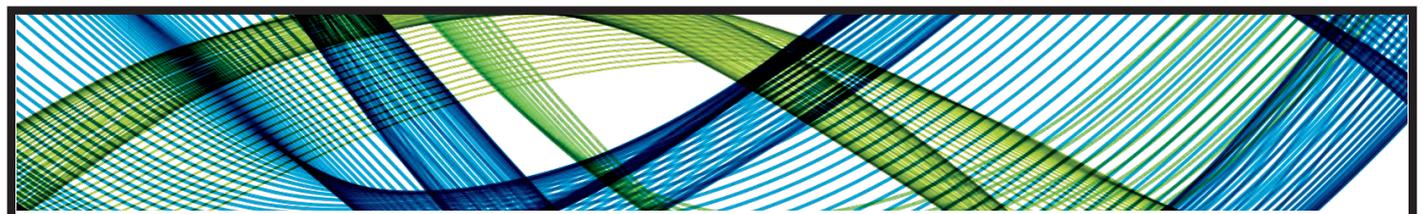


Companies that maintain the discipline needed to manage the virus, can be successful, but cannot relax. The heightened intensity leads to COVID anxiety and fatigue.

"To stay the course, successful manufacturers are working to share the COVID-19 responsibilities across their leadership and management teams," said Gooden.

Even with all the challenges stated above, many Delaware manufacturers are performing at or above pre-pandemic production levels. This means hiring and retaining qualified workers is more important now than ever, and the demand for skilled laborers highlights the drastic need to work together in order to increase Delaware's talent pipeline.

In the response to the pandemic, some manufacturers are expanding production with additional shifts or physically increasing the size of their facilities; therefore, creating a need to find and hire qualified workers. Gooden summed up the current state of manufacturing when he said, "The pandemic will continue to be a challenge for the foreseeable future. In my opinion, manufacturing in the first state is finding ways to keep their team safe while still getting their product out the door." ■



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# Preparing Tomorrow's Workforce

BY MICHAEL J. QUARANTA

WHERE DOES THE TIME GO? I remember as a kid feeling like summers were endless and when it came time to return to school, I looked forward to seeing friends and classmates I'd not seen in "forever!" Today, the weeks and months fly off the calendar and it's difficult to imagine how things seemed to progress so slowly a few decades ago. Life was certainly much simpler back then.

Businesses of every size and industry are constantly changing too. It is increasingly difficult for them to predict changes in technology, customer needs, and the staffing backgrounds they'll need to remain relevant, profitable, and growing. In order to have a ready workforce in these hyper-paced, dynamic times, we must shift the focus of the Partnership more directly on high school education, certificate programs, technical and trade schools, college, and university programs.

Early childhood development, preschool, elementary, and middle school experiences are still extremely important. Those early years are critical to the development and success of students in those later years. Many employers are engaged with organizations, providers, and schools that focus on those important, early years. We applaud that. We will stay connected to many of those schools through our Principal for a Day program. However, our focus is

going to narrow and become more pinpointed on the late stages of education and training to better prepare the future workforce.

The Partnership will also need to ramp up efforts to help employers train and retrain workers as they journey through their careers. Constant change means learning new things and tackling the technology of tomorrow. We are living in a time when what you do at age 30, will be different by the time you reach your 40th birthday, and find yourself doing something related but vastly different by age 50.

We must instill this mindset into our young students today and prepare them to be flexible, technologically conversant, and adaptive to change. Some will find these challenges exciting and really dig into the "not doing the same old thing" over and over for decades. Others will prefer the predictability and stability of a single, well-defined path. Those careers will be there for many, but the future will see a smaller number of those opportunities.

The future is bright and full of opportunity. In the words of a former, and very successful Big Ten basketball coach, "Everyone has the will to win. But what separates us from everyone else is our will to prepare to win." The workforce is changing, and now is the time for the Delaware State Chamber's education affiliate, The Partnership to change right along with it. ■

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## Proudly Announcing the Homsey Studio at Tevebaugh Architecture!

We are excited to announce that respected architects Charles Ryan, AIA and Curtis Harkin, AIA are joining the Tevebaugh Architecture team, creating a specialized design service as part of the new Homsey Studio at Tevebaugh Architecture!

Since 1935, the Homsey name has been synonymous with some of the most significant buildings in the Delaware region. Chuck and Curt will continue that legacy at Tevebaugh, providing clients an expert design service offering through the Homsey Studio at Tevebaugh Architecture. With this expert service offering, Tevebaugh Architecture adds 60+ years of experience to our team, and creates an unparalleled portfolio of design expertise for our clients with Chuck and Curt in project leadership roles alongside the Tevebaugh team of creative design leaders.

Sean Goodrick, Director of Studio Operations for Tevebaugh Architecture conveyed, "This is one of the most exciting developments in the storyline of two of Wilmington's most respected names in architecture. I began my professional design career at Homsey almost 20 years ago, and I could not be more excited at the opportunity to play a part in continuing the legacy of the Homsey name here at Tevebaugh Architecture. Together with my business partners Bill Lenihan and Shawn Crowley, we extend a heartfelt welcome to Chuck and Curt as they join the Tevebaugh team to continue the outstanding level of design and project leadership for which they are known."

Charles B Ryan, AIA brings over 40 years of experience to each new project with a wide-reaching expertise in a variety of projects, including corporate, institutional, educational, cultural, and historic preservation. Chuck's leadership in regional historic preservation has created an important legacy through projects like the Ships Tavern District revitalization, The Baby Grand Theater, The Queen Theater revitalization, and most recently the Uptown! Knauer Performing Arts Center adaptive re-use in West Chester, Pennsylvania.

Curtis C. Harkin, AIA brings 31 years of experience, and a passion for holistic design, from concept to completion. Curtis is proud to be a key contributor to the revitalization of downtown Wilmington through his design and supervision of many award-winning adaptive reuse projects, including the restoration of two monumental LoMa District projects: the Queen Theater, and the Ships Tavern Mews revitalization. In addition, Curt's important regional contributions also include the new Camp Arrow Head dining and events hall, and the Wilmington University Brandywine Campus.

For project inquiries, please contact [homseystudio@tevebaugh.com](mailto:homseystudio@tevebaugh.com).

## Beebe Healthcare Named America's 100 Best for Pulmonary Care

Beebe Healthcare has been named as one of America's 100 Best Hospitals for Pulmonary Care according to new research released by Healthgrades, the leading resource that connects consumers, physicians, and health systems.

Every year, Healthgrades evaluates hospital performance at nearly 4,500 hospitals nationwide for 32 of the most common inpatient procedures and conditions using Medicare data, and outcomes in appendectomy and bariatric surgery using all-payer data provided by 16 states.

The hospitals that have achieved the Healthgrades America's 100 Best Hospitals for Pulmonary Care have demonstrated exceptional quality of care. From 2017-2019, patients treated at hospitals receiving the America's 100 Best Hospitals for Pulmonary Care Award have, on average a 52.4% lower risk of dying than if they were treated in hospitals that did not receive the award.

"Beebe's Respiratory and Pulmonary teams are committed to providing quality care to our patients and their dedication to excellence made this designation possible," said David A. Tam, MB, MBA, FACHE, President & CEO, Beebe Healthcare. "This year, we are especially proud of our Respiratory and Pulmonary teams as they have also faced the challenges of COVID-19."

## Saint Francis Receives Grant to Extend Mobile Healthcare Services

New Castle County awarded Saint Francis Healthcare, a part of Trinity Health Mid-Atlantic, a Health Equity Grant of \$895,000. The grant enables Saint Francis to expand the services

# Newsbites

available to vulnerable populations by its St. Clare Medical Outreach Van, such as care for the home-bound elderly, food insecure families and the homeless.

The grant money will be used to design and build an entirely new mobile health van that will expand primary care services, as well as offer social care and behavioral health services, provided through a partnership with Catholic Charities. The grant will also enable the

expansion of operations; provide for the hiring of a Health Equity Coordinator; and provide resources to ensure hungry families and children have access to healthy food.

“Since day one, our mission has been to protect our County’s most vulnerable,” said New Castle County Executive Matt Meyer. “We are pleased to provide CARES Act funding to support the expansion of services

provided by St. Francis and their St. Clare Medical Outreach Van to provide testing and other services throughout the pandemic.”

“We are proud to have been selected for this grant funding, which will enable us to serve more members of our community in need. We appreciate New Castle County’s faith and confidence in Saint Francis and our programming, which this award reflects,” said Saint Francis President Brandon Harvath. “The pandemic has exacerbated the struggles vulnerable populations face. This funding enables us to significantly increase the numbers of individuals and families served in the community.”



## Scientists Discover Second Key Pathway in Colon Cancer Stem Cell Growth

In breakthrough colon cancer research, scientists at ChristianaCare’s Helen F. Graham Cancer Center & Research Institute have discovered a link between two key signaling pathways crucial to the development and growth of colon cancer. The study is published today in the journal PLOS ONE.

The scientists identified the link between the retinoic acid or RA signaling pathway and another pathway critical to tumor development, called the Wingless-related integration site or WNT pathway. WNT signaling gone wrong is associated with numerous cancers, likely contributing to drug resistance and tumor recurrence.

“There are only a handful of major pathways involved in the regulation of stem cells that control development of the embryo, and we are finding for the first time that dysregulation of two of them, both WNT and RA signaling, are equally important to the development of colorectal cancer,” said Bruce Boman M.D., Ph.D., MSPH, FACP, lead author and senior research scientist at the Cawley Center for Translational Cancer Research at the Graham Cancer Center.

Dr. Boman’s research team has contributed to the understanding of normal stem cells and how cancer stem cells play a role in the development and spread of colorectal cancer.

## Delaware Hits 99.9% Complete in 2020 Census!

As of the end of data collection for the 2020 Census, 99.9% of housing units and addresses have been accounted for in Delaware.

The U.S. Constitution mandates a census of the population every 10 years. The 2020 Census counts everyone living in the United States as of April 1, 2020. In addition to determining the number of seats each state holds in the U.S. House of Representatives, census results inform how hundreds of billions of dollars in federal funds will be allocated for the next 10 years for critical public services and infrastructure like emergency response, fire departments, schools, hospitals, roads and bridges.



## AT&T Expands Mobile Broadband Network Across Delaware

AT&T continues to invest in Delaware, giving FirstNet subscribers and other customers in the First State another boost in mobile broadband connectivity.

In Kent County, AT&T turned on a new site in the town of Hartly that provides coverage along the border between



Delaware and Maryland, as well as along Routes 44 and 11. Another new site in Kent County will cover the towns of Staytonville, Oakley, and Farmington, as well

as Route 13 between Farmington and Greenwood.

A new site in Seaford, Sussex County will improve coverage along Route 13 and Seaford Road (Alternate Route 13), as well as surrounding neighborhoods and businesses.

And, a new site north of Smyrna in New Castle County will improve coverage along Routes 1 and 13.

“Delawareans are relying on mobile broadband service more each day. That’s why we continue to build out our network across the First State, including our more rural communities,” said Denis Dunn, president, AT&T Delaware. “These new sites will give our first responders, families and businesses in the area more access to the mobile broadband connections that are so important to the safety, vibrancy and competitiveness of the First State.”

## Potter Anderson Again Receives Compass Award from Leadership Council on Legal Diversity

At the Leadership Council on Legal Diversity’s annual meeting,

## Local McDonald’s® Owner/Operator Michael Meoli Expands Footprint in Delaware, Adding Six Restaurants to Company Portfolio

Local McDonald’s® Owner/Operator Michael Meoli and The Meoli Companies have acquired six McDonald’s restaurants in Dover, Delaware, making them the largest owner/operator organization in the state.

The Meoli Companies, which now operates 25 McDonald’s restaurants across the Delmarva Peninsula, is dedicated to hiring outstanding people, building and maintaining the best restaurants, and delivering a gold-standard experience for its customers.

“It’s our commitment to use our scale for good and bring the best that McDonald’s has to offer to Dover and each of the communities in which our restaurants operate,” Meoli said. “The growth of our organization allows us to do more for our employees, our managers, and for our communities, now and for years to come.”

Michael Meoli has owned and operated McDonald’s restaurants on Delmarva since 1991 and has been recognized with numerous regional and national corporate awards including the Golden Arch® Award which recognizes the top 1% of owner/operators in the world.



Potter Anderson and Kathleen Furey McDonough, the firm’s chair, were recognized with the LCLD Compass Award. LCLD is made up of more than 300 corporate chief legal officers and law firm managing partners, working to build a more open and diverse legal profession. The Compass Award is given in recognition of significant involvement in supporting LCLD’s work.

## Chesapeake Utilities Corporation Completes State-of-the-Art Training Facility

Chesapeake Utilities Corporation (NYSE: CPK) announced the completion of the Company’s new state-of-the-art training facility in Dover. The training center, named ‘Safety Town,’ will serve

as a resource for training employees Company-wide who build, maintain and operate the Company’s infrastructure and will also support training of regional first responders.

“There is nothing more important than the safety of our team, our customers and our communities. Training and preparing our current and future employees and contractors is critical to maintaining a skilled workforce,” said Shane Breakie, Vice President of Chesapeake Utilities. “Our Safety Town training center provides employees hands-on training and simulated on-the-job field experiences, which will help us maintain the integrity of our current infrastructure and future projects such as the Somerset County Natural Gas Expansion.”



## Karins and Associates acquires Adams-Kemp Associates

Karins and Associates, an engineering, surveying and planning firm, is pleased to announce the acquisition of Adams-Kemp Associates, Georgetown, Delaware, a land planning and surveying firm specializing in boundary surveys, control surveys, topographic surveys, wetlands location surveys, construction stakeout, site plans and small subdivision design.

“Adams-Kemp has built an exemplary reputation providing services to clients in Sussex County and the surrounding areas over the last 32 years,” says Dev Sitaram, P.E., president of Karins and Associates. “Their services and markets compliment those of Karins’ in Delaware, so we are excited to partner with them to increase our presence in the market with this acquisition. Their culture of providing responsive service and practical solutions is very similar to ours. We welcome and look forward to the integration of their employees onto the Karins’ team. Chuck and R.B. will continue to manage surveying services in Georgetown as vice presidents. John Johnson, vice president of Karins, will work with them to assure the seamless integration of the firms.”

## Whisman Giordano & Associates, LLC Announces the Hiring of Two New Accountants

Linzy Bouton is a graduate of Wilmington University with a degree in accounting. She is focused on both the audit and tax practices of the firm. She shared that she is “grateful” for the opportunity to join Whisman Giordano and is ready to contribute to the overall success of the firm.

Chloe Kennedy is a graduate of Lock Haven University in Lock Haven, PA, with a



degree in accounting. She was a member of multiple business and accounting clubs in college. Chloe states, “I’m really looking forward to being involved with clients and learning from the whole team.”

President and Managing Partner, Joseph V. Giordano says, “It’s always exciting to welcome accountants who are early in their career. We invest in our people, so they’ll grow and stay with us for the long-term. We always hire with our motto, Building Extraordinary Relationships, in mind. We look for people who are, first and foremost, good

and decent humans, which is what drew us to both Chloe and Linzy. They have a hunger to learn and a great attitude. I’m confident that they’ll be true assets to our clients and to the team.”

## As Audiences Battle Chronic Stress, GillespieHall’s Storytelling Uplifts During Pandemic

PR and Strategic Communication firm GillespieHall was recognized with two 2020 Hermes Creative Awards for compelling storytelling and visual identity branding during a pandemic.

“We’re delighted to receive this national recognition again. Promoting health prevention messaging is always a challenge,” says GillespieHall partner Bridget Pavard. “Add the pandemic and a toxic election into that mix and it is overwhelming – a reason for everyone to switch off. Many of our long-standing clients serve communities suffering from addiction and mental health issues – we had to create messages for audiences already feeling a sense of restlessness and helplessness. With everyone hungry for examples of success, the GH team focused on stories of hope, resilience, and inspiration. Our goal was to help reshape dispositions and inspire communities in recovery to keep going. It worked. Our clients, and their clients, were incredibly pleased with the results.”

## Potter Anderson Announces New eDiscovery Counsel

Potter Anderson & Corroon LLP today announced the addition of Laura G. Readinger as eDiscovery counsel at the firm. Readinger will advise clients and co-counsel on eDiscovery and manage the firm’s eDiscovery processes.

Leading Potter Anderson’s eDiscovery practice, Readinger will provide legal

support for all eDiscovery-related matters, including the preservation, collection, processing, hosting, review and production of data. Readerger will also advise firm litigators and clients on eDiscovery best practices. She will implement and oversee the program, including its policies and procedures, in conjunction with practice group leaders.

“We are thrilled to welcome Laura to the firm in this important role,” said Peter J. Walsh, Jr., chair of the firm’s Corporate Group. “Laura’s experience counseling clients on the challenges associated with this complex and continually changing area of litigation is a strong addition to our firm.”



### Drew Gerard Wins Telgian Engineering & Consulting Top Gun Award

Fire protection, life safety and security industry leader Telgian recently announced the recipients of the company’s annual Top Gun Awards. The winner for the Telgian Engineering & Consulting (TEC) business unit was Drew Gerard.

Although the Top Gun Awards recognize top performing company sales for the year, “Drew Gerard does not just ‘make sales,’” explains Telgian Executive Chairman Russell Leavitt. “He does it the right way — with integrity and honor.”

Based in Greenville, Delaware, Gerard is the MidAtlantic Fire Protection Engineering Practice Leader for Telgian Engineering & Consulting. He is a registered Fire Protection Engineer in 20 states, as well as a Certified Fire Protection Specialist with over 12 years of experience. His fire protection and life safety expertise spans a wide array of sectors such as healthcare, educational, large retail, commercial, and industrial.

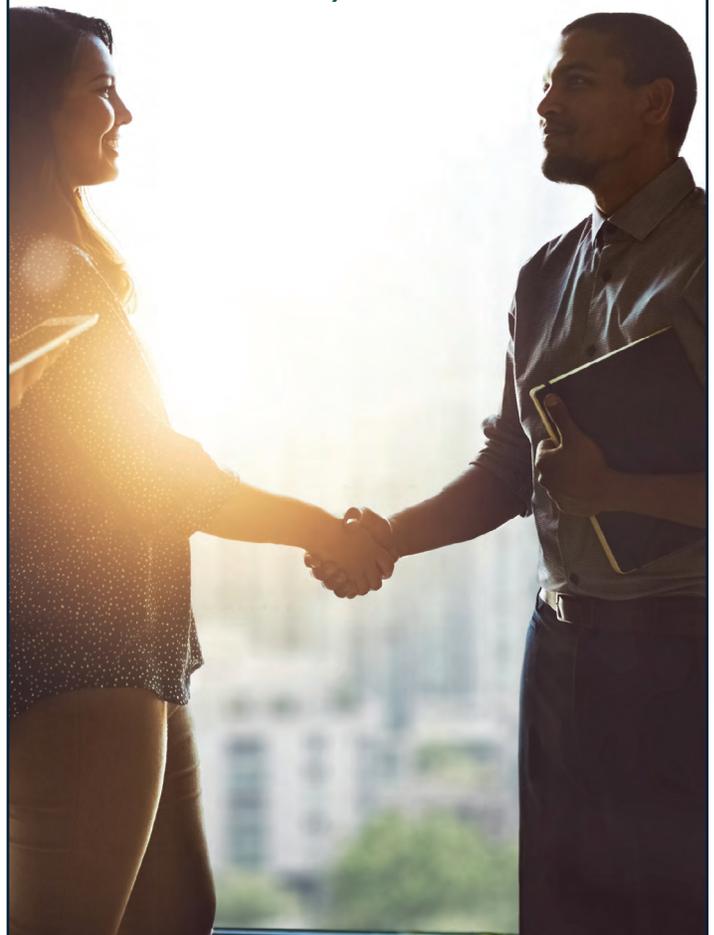


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Santora CPA Group  
ShopRites of Delaware  
Simm Associates, Inc.  
Spur Impact  
SSD Technology Partners  
Saint Francis Healthcare  
St. Mark's High School  
TD Bank  
TELEDUCTION, Inc.  
Rodel  
VanDemark & Lynch, Inc.  
W.L. Gore & Associates, Inc.  
We Work For Health  
Weiner Benefits Group, LLC  
Wells Fargo  
Whisman Giordano & Associates, LLC  
Wilmington Airport (ILG)  
Wilmington University  
Wohlsen Construction Company  
WSFS Bank

**WE LOOK FORWARD TO WORKING ON BEHALF OF  
OUR MEMBERS IN 2021 AND BEYOND**

Did you miss the Chamber Chatter online? Here are our most popular posts on social media...

 @Delaware State Chamber of Commerce

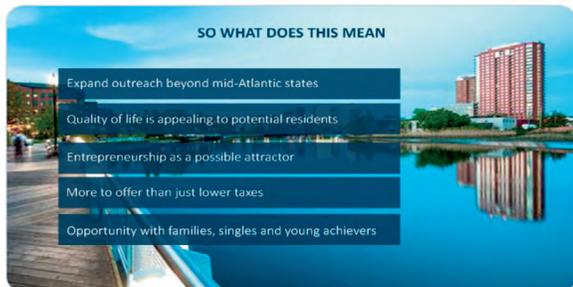
 @DelawareStateChamber  @DEStateChamber

# ICYMI

IN CASE YOU MISSED IT



**@garyslaben:** This morning, I delivered the keynote at the **@DEStateChamber #DevelopingDE** conference, sharing data on why people live/work in Delaware. Dynata's research explored the many benefits of the First State, offering insights on what they might mean for the future of the DE economy.



  1  3 

**Preston's March For Energy:** We are thrilled to have received our award for the **Delaware State Chamber Superstars In Business Nonprofit Winner!** Looking forward to the 22nd Annual Awards Ceremony, which will be virtual, on November 4th!



"Our Dad was such a figure, a force to be reckoned with. The fact that the community is still remembering him, means a lot to us," - David Lyons Jr., **Lyons Companies - Insurance Brokerage/Risk Management/Employee Benefits**



DELAWAREBUSINESSTIMES.COM  
Late David Lyons honored with state chamber's Gilman Bowl - Delaware Business Times

 You and 8 others  2 Comments  1 Share



**#MemberNews:** The Margaret H. Rollins School of Nursing at **@BeebeHealthcare** Class of 2020 recently earned a 100% pass rate for the NCLEX exam <https://bit.ly/2Hr71Ju> **#healthcare #nursing #workforcedevelopment**



**#MemberNews:** **Morris, Nichols, Arsht & Tunnell LLP** promotes commercial and alternative entities attorney Sara Gelsinger to partner <https://bit.ly/35JUTfo>

**@jobsdegrads:** JDG President, Nicole Poore, receiving the 2020 Award of Excellence from the **@DEStateChamber**. Congratulations to all of the winners! JDG is honored to be recognized for our commitment to student success! **#awardofexcellence #educateemploy #JDGworks #superstarsinbiz**



**Catharine Nicolaides Lyons:** The Delaware State Chamber of Commerce did an outstanding job presenting Superstars virtually this year. Small business is big business in Delaware. **#kudos #leadership #smallbusiness #entrepreneur**



Big things are happening at the **Hotel du Pont** today for **#SuperstarsinBiz!** Will we see you on 11/4 at our virtual event?! <https://bit.ly/3dMmKyY>

#netde #smallbiz



#MemberNews: **Nickle Electrical Companies** donates \$8,040 to Delaware Veterans Trust Fund in honor of Veterans Day <https://bit.ly/2loDPn0> #veteransday



**Carolyn Craven:** A huge thank you to the **Delaware State Chamber of Commerce** for putting on such a wonderful event today. Truly, it was one of the most engaging virtual forums I've had the pleasure of attending and I am SO proud to be a part of a winning team. #SuperstarsinBiz



#PresidentsMessage: Don't forget to #ShopLocal as we celebrate #SmallBusinessSaturday this weekend. It's more important than ever that we support our local restaurants, nonprofits and businesses this holiday season. <https://conta.cc/35XMZ3m>



**Assurance Media:** Assurance Media will have a virtual booth at the Superstars in Business luncheon. Please register for this event hosted by the **Delaware State Chamber** and visit our booth. Hope to see you there!

**Brookfield Properties:** There's a perception that brick-and-mortar was passé, & that it's e-commerce's turn to dominate the marketplace. Yet, physical retail is alive & well. It continues to provide the bedrock foundation that bolsters online sales success, rather than the other way around #DevelopingDE



Get noticed. Get business. For **@AlphaGraphicsDE**, a print & marketing services company, these words aren't just their tagline, they are a symbol emphasizing that their success is defined by the success of their clients. Meet #SuperstarsinBiz winner: <https://bit.ly/3koBypj> #DEBiz





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302.296.0153 (Sussex County)



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ALL OF OUR FRIENDS & CLIENTS  
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FINALFOCUS PHOTOGRAPHY

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# Delaware State Chamber of Commerce

## SMALL STATE. BIG BENEFITS.

To learn more about member benefits and how to activate them, visit the Member Benefits section of [www.dscc.com/whythechamber](http://www.dscc.com/whythechamber).

**UPS Shipping Discounts:** Save up to 34% on a broad portfolio of shipping services. DSCC members can receive these discounts even if you already have a UPS account.



**Prescription Drug Discount Card:** The Delaware Drug Card will provide savings of up to 75% on prescription drugs at more than 50,000 pharmacy locations across the country. The Delaware Drug Card has no restrictions to membership, income or age, and you are not required to fill out an application.

**Member-to-Member Discount Directory:** State Chamber members offer substantial savings on products and services to fellow members.

**Notary Service:** Notary Public services are available to Chamber members free of charge.

**Certificate of Origin Documents:** Certificate of Origin documents are \$20 for Chamber members (\$100 for non-members).

### Delmarva Broadcasting

**Company:** 15% in bonus air-time on commercial orders placed by new advertisers on any Delmarva Broadcasting radio station.



DELMARVA BROADCASTING COMPANY

**Dental and Vision Plan:** Dominion Dental Services provides dental and vision benefits on a group and individual basis with competitive, member-exclusive rates.



**Constant Contact Email Marketing Service:** State Chamber members are eligible to receive discounts on their Constant Contact account subscriptions.

**Continuing Education Certificate Discounts:** The University of Delaware offers a 10% discount to State Chamber members when they choose to sign up for continuing education certificate programs.

**LegalShield:** All Delaware State Chamber members and member companies now have the opportunity to access affordable legal services. LegalShield is one of the nation's leading providers of legal safeguards for individuals, families, small businesses and employee groups.



**Continuity Dynamics, Inc.** provides Business Continuity Planning (BCP) for the Small-Medium Business (SMB) and Enterprise firms that are members of the State Chamber at a discounted price. This planning will assist in planning for, and responding to, disasters of all kinds. It will also help you to endure this Coronavirus scenario, as well as providing critical Crisis Management direction to minimize Reputational Risk. For more information, visit [www.ContinuityDynamics.com/shop](http://www.ContinuityDynamics.com/shop) using code: DSCC or call Jack Coleman or Ralph Petti at 888-977-7475.



Some information about member benefits may require signing into your member portal. If you need assistance accessing your account, please email [info@dscc.com](mailto:info@dscc.com) or contact your membership representative.



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# CALL THE CHAMBER

The State Chamber of Commerce staff works for you, serving our member companies and organizations statewide. This State Chamber staff directory lists phone numbers and email addresses, as well as individual areas of responsibility. If you need business assistance or information, please don't hesitate to call.



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The mission of the Delaware State Chamber of Commerce is to promote an economic climate that strengthens the competitiveness of Delaware businesses and benefits citizens of the state. The Chamber will provide services members want; it will serve and be recognized as the primary resource on matters affecting companies of all sizes; and it will be the leading advocate for business with government in Delaware.



## Delaware State Chamber of Commerce — We're proud to support you

Congratulations to the Delaware State Chamber of Commerce on its 184th Annual Dinner! Thank you for all you do to represent our business community, and promote an economic climate that strengthens the competitiveness of our local businesses and supports our neighbors in Delaware.

Visit us at [bankofamerica.com/local](https://bankofamerica.com/local)

**BANK OF AMERICA** 



# Commitment to diversity & inclusion

At JPMorgan Chase we believe that diversity is an imperative – and together, we are all accountable for our culture of respect and inclusion.

We are proud to support the Delaware State Chamber of Commerce and share its commitment to improve the local economy and strengthen our business community.