

DELAWARE BUSINESS TIMES

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Angelo Martinelli,
founder of
Today Media

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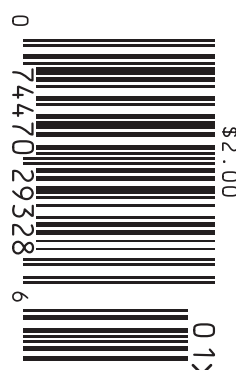
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FROM THE PUBLISHER

Honoring Angelo Martinelli, who started it all

BY ROB MARTINELLI
Publisher

Angelo Martinelli, the chairman of the board of Today Media, the parent company of Delaware Business Times, passed away on Oct. 27 at the age of 91.

Angelo was a devoted family man and hard-working entrepreneur who started his business career with the printing company Gazette Press in 1945, which he grew to become the largest printing company in Westchester County, New York. He was a visionary who diversified into the regional magazine business by starting Hudson Valley magazine in 1975.

Gazette Press was printing Delaware Today for the previous owners when Angelo heard that it was for sale. He asked me in 1981 to go to Delaware to do some due diligence on this potential acquisition. I was newly admitted to the New York Bar and prepared the report. When he purchased the magazine, he told me, "Since you know more about it than anyone, why not go down there and run it for me?"

Thirty-seven years later, I'm still running Delaware Today and now Delaware Business Times, thankful that he had faith in a 27-year old to give me this great opportunity.

With my two brothers Ralph and Rich, we are now a second-generation family business with members of the third generation working in it as well. My dad stayed involved as chairman of the board, and he remained a force even up to our last board meeting in August. He saw the opportunities and was always there with encouragement. He could also be tough if he saw things going astray.

I know Dad was proud to see his sons grow the company to become one of the largest regional media companies in the country. In addition to Hudson



Valley and Delaware Today, Today Media now includes Westchester Magazine, Main Line Today, The Hunt, Delaware Business Times, Delaware Valley Italian American Herald and a robust custom communications division.

He was thrilled to see that from the printing company roots, we were managing the transition to the digital age by sharing our work not just with print readers, but an online audience of millions. He was always excited to attend some of the more than 50 events our company produces each year, and particularly enjoyed the "Best of ..." events.

The family business was only a small part of my dad's accomplishments.

He entered the world of politics in the early 1970s and was elected mayor of Yonkers, New York, six times. He is most remembered for his principled stand leading the city through the early tumult of the desegregation crisis featured in the HBO mini-series "Show Me A Hero," where he was played by his future friend, Jim Belushi. He lost an election doing what he thought right, but earned the growing respect of the community.

After he left City Hall, he was a ceaseless promoter of his beloved Yonkers, serving as chairman of the Yonkers Chamber of

Commerce, the Queen's Daughters Day Care Center and the Police Athletic League of Yonkers. Dad was a key board member of Hudson Valley Bank, St. Joseph's Medical Center and the Untermyer Gardens Conservancy.

Angelo Martinelli touched the lives of countless people.

I learned this firsthand by talking to people from all walks of life who stood in line to pay their respects at the wake. When I asked how they knew my father, many said, "He helped me." He helped them get a job, run for office, keep their house, raise money for their charity and much more.

He will be missed by all who were lucky enough to know him.

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Retired Col. Robert Wallace (left)
and Commandant Patrick Gallucci.
PHOTO BY ERIC CROSSAN

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IN REVIEW

FEATURED BRIEFS



Erica Marshall wins Great Dames 2018 Remarkable Ideas Competition

While completing a fellowship at the Office of the Federal Public Defender in Alexandria, Virginia, attorney Erica Marshall learned about disparities in federal case outcomes. “Black men are likely to receive a sentence that is 20 percent longer than the sentences for their white counterparts — and that’s after controlling for the crime they committed, as well as their criminal background,” said Marshall, who is currently the Campaign for Smart Justice manager at ACLU of Delaware.

To help defense attorneys better advocate for their clients, Marshall in 2017 founded Defendant Data Solutions. The company provides reports that detail the sentencing of people nationwide who have similar criminal histories and committed similar federal crimes. The reports also note discrepancies.

Marshall’s determination to create a fairer criminal justice system impressed the judges of Great Dames

2018 Remarkable Ideas Competition III. At the awards ceremony on Nov. 5 at Harry’s Savoy Ballroom in Wilmington, Marshall received nearly \$30,000 in cash and services. “I was very excited, humbled and just really grateful to Great Dames,” she said.

Great Dames is an organization that helps women meet professional and personal goals through a conversation series, peer advisory groups, mentorship and events. The pitch competition, open to female entrepreneurs, this year focused on ideas in health and wellness, safety and security, education and youth.

Great Dames held two workshops prior to the pitch event. The first helped women turn ideas into reality. The second focused on building and delivering an effective pitch, said Sharon Kelly Hake, the CEO of Great Dames.

Out of 32 applicants, Marshall was one of six invited to deliver a five-minute pitch before the judges and an audience of about 150. The finalists had to wait until the Nov. 5 event to learn the winner.

“These women saw big opportunities in the big issues that our society is facing,” Hake told the audience of

more than 150 on Nov. 5. “Every single one of their ideas addresses a huge need in our society, in our world and in our communities. We are so proud of them. As far as we’re concerned every single one of them is a remarkable winner.”

All six finalists will be paired with a business mentor. As the winner, Marshall receives a \$5,000 seed grant, a gift from Continental Jewelers and one-on-one coaching sessions with experts on a variety of topics, including marketing, presentation skills and resiliency. She also receives a one-year membership to The Mill, a coworking space, a one-year membership to a small peer advisory group of women, and free attendance for a year to NAWBO Delaware events. She’s been invited to join the Great Dames Circle, which includes activities, a Meetup group and discounted offerings.

This year the competition also included a teen element. Ten finalists were selected by the local Network for Teaching Entrepreneurship and TeenSHARP, which helps low-income, black, and Latino students access top colleges. The teens — five from each organization — gave one-minute pitches at the Nov. 5 event.

After a brief deliberation, judges awarded the first prize to Dorcas Olatunji, whose business idea, T² (Transforming Transportation), addresses mobility. Teens have “ideas and time, but the one thing we don’t have is the ability to get around,” Olatunji explained. T² is an Uber-like service for high school students involved in after-school programs. “In the future, it will revolutionize before- and after-school transportation,” she said.

Lt. Gov. Bethany Hall-Long awarded the certificates and prizes to the competitors, who received standing ovations. Those who did not win still gained invaluable experience, she said.

“Often, we learn best when we fail,” said Hall-Long, who lost the first time she ran for office. “Tonight, some of you won’t be selected, but you made it this far. Look at the glasses of water on the table. Are they half full or half empty? I hope as Great Dames and remarkable women that you see them as half full.”

Hake said Great Dames will follow up with all the finalists to offer support. For more information on the organization, visit great-dames.com.

NEWS BRIEFS

Katabat launches new debt collections software

Global software provider Katabat, headquartered in Wilmington, has released Katabat Engage, which delivers data-driven debt collections powered by machine learning to consumer lenders.

Powered by a proprietary machine learning platform, Katabat Engage enables lenders to deploy customized email and SMS text collection messages and continuously tune customer outreach and response strategies.

“We are very excited to present Engage to our clients and the broader marketplace,” said Katabat CEO Ray Peloso. “Our data science team has built a mature and reliable data pipeline for machine learning and continues to demonstrate the power of the platform through its success in several Google Kaggle machine-learning competitions.”

Katabat expects that clients who use Engage will increase recoveries while providing a positive customer experience. They also expect the new machine learning product to be used beyond debt collections to include both marketing and servicing, helping to increase contact rates, reduce operating costs and compliance risk,

and service customers more efficiently.

“We’ve already seen early interest from several lenders that are deploying the product to support their collections efforts,” said Katabat Head of Product Strategy Kelly Dickerson. “Our Engage clients will benefit from the platform’s ability to learn from each customer interaction and quickly update and optimize strategies. Clients want a product that meets stringent regulatory and compliance standards while saving them the cost and time of developing and testing software like this on their own.”

IN REVIEW

NEWS BRIEFS



Wilmington Hospital adds new Behavioral Health Unit

Christiana Care Health System has replaced its inpatient Behavioral Health Unit at Wilmington Hospital with an expanded facility that provides state-of-the-art medical and behavioral health care.

“The new inpatient Behavioral Health Unit at Wilmington Hospital reflects the Christiana Care Way of serving our neighbors as expert, caring partners,” said Chief Operating Officer Sharon Kurfuerst,

Ed.D., OTR/L, FACHE. “We wanted to create an environment that demonstrates to both our patients and their loved ones that we will provide the very best care. Our upgraded unit incorporates the latest advances in inpatient behavioral health.”

The 21,000-square-foot unit — more than double the size of the old space — is designed to make patients more comfortable.

“We’ve greatly enhanced the therapeutic environment and the programs that we provide,” said Linda Lang, M.D., chair of Department of Psychiatry and medical director of the Behavioral Health Service Line at Christiana Care. “The layout of the unit and the materials have all been carefully selected to create a state-of-the-art behavioral health space. We’ve created areas with a focus on specific populations.”

Highlights include:

- Four pods to address specific needs: geriatric behavioral health issues, acute behavioral health issues,

a dual diagnosis of behavioral health and substance-use disorder and behavioral health/medical issues. Each pod has self-contained programming and a dedicated nursing station.

- Additional staff hired to provide care to the expanded patient population.
- An overall increase in bed capacity from 24 to 30 beds as of Nov. 12.
- Safety design features recommended in the New York State Office of Mental Health’s Patient Safety Standards, Materials and Systems Guidelines.
- Increased treatment space for group therapy, education and private one-on-one treatments, all of which share a pleasant, positive environment overlooking the Brandywine River.
- Two patient dining rooms.
- Visitor reception area and lockers for patients, family and friends to store belongings.

The new Behavioral Health Unit is in space formerly occupied by surgical operating rooms that moved to the Carol A. Ammon South Tower. The vacant area allowed Christiana Care to renovate without the need to close the unit temporarily.

The Behavioral Health Unit offers short-term care. The average length of stay is five to seven days. Admission is voluntary.

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IN REVIEW

HEALTHCARE

Beebe moves expanded rehab center to Rehoboth Beach

Beebe Physical Rehabilitation Services has opened a new physical rehabilitation center at Lighthouse Plaza in Rehoboth Beach, which formerly housed QVC.

The office moved from its previous location at the Bookhammer Outpatient Center on Del. 24. The new address is 19324 Lighthouse Plaza Blvd. in Rehoboth Beach, directly off Del. 1 near Giant Food.

This new location will offer a breadth of physical rehabilitation services, including physical therapy and speech language pathology. It will also offer unique sub-services, such as lymphedema management, dry needling, cupping, vestibular therapy and newly offered pediatric physical therapy.

Speaking at the ribbon-cutting ceremony, Lt. Gov. Bethany Hall-Long expressed her support of Beebe's new and expanded Physical Rehabilitation Center, calling out the need for this service in caring for the aging demographics of the area.

Patient Michelle Schaffner also shared words about her positive experience with members of Beebe's rehab team following a total knee replacement.

"Our new Lighthouse Plaza Physical Rehabilitation Center allows us to provide state of the art Physical Rehabilitation Services to our patients," said Dr. Joe



DeRanieri, executive director of Beebe Healthcare's Orthopaedic Service Line, Physical Rehabilitation Program and Integrative Health.

"This includes physical therapy, occupational therapy and speech language pathology. In addition to the

physical expansion, we have also introduced pediatric physical therapy services to the scope of services being provided. We are now uniquely positioned to provide physical therapy to everyone in the family."

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IN REVIEW

UPDATES

Dover Downs reports third-quarter earnings

Dover Downs Gaming & Entertainment Inc. reported results for the three months ended Sept. 30.

Gaming revenues increased 2.8 percent to \$36,723,000 compared to \$35,716,000 for the third quarter of 2017. Slot machine and table game wins were both higher, and sports betting wins improved as a result of recently expanded sports wagering in Delaware. These increases were offset by lower wagering on horse racing compared to last year.

Other operating revenues of \$9,284,000 were up slightly compared to the third quarter of 2017 from an increase in food and beverage revenue offset by a decline in rooms revenue during the quarter. Occupancy levels in the Dover Downs Hotel were almost 90 percent for the third quarter of both years, while average rates were lower this year.

General and administrative costs were \$1,355,000 for the third quarter compared to \$1,316,000 last year.

Costs incurred to date related to the company's pending merger with Twin River Worldwide Holdings Inc. were \$765,000 during the quarter.

Including the merger related costs, the company's pretax loss was (\$149,000) compared with (\$225,000)

for the third quarter of last year.

Net loss was \$269,000, or \$.01 per diluted share compared with net loss of \$138,000 or \$.00 per diluted share for the third quarter of 2017.

Capital spending increased to \$3,029,000 for the nine months ended Sept. 30, as compared to \$1,764,000 for the comparable period last year, and related primarily to renovations to the Dover Downs Hotel and improvements related to the recently opened Pearl Oyster Grill.

Earnings at Chemours beat market expectations

Chemours Co. reported third-quarter profit of \$275 million.

On a per-share basis, the Wilmington-based company said it had net income of \$1.51. Earnings, adjusted for non-recurring gains, came to \$1.49 per share.

The results beat Wall Street expectations. The average estimate of three analysts surveyed by Zacks Investment Research was for earnings of \$1.38 per share.

The chemical company posted revenue of \$1.63 billion in the period.

Chemours shares have decreased 30 percent since the beginning of the year. The stock has fallen 39 percent in the last 12 months.

Earnings at Incyte nudge upward in third quarter

Incyte Corp. reported third-quarter earnings of \$29.2 million.

On a per-share basis, the Wilmington-based company said it had profit of 14 cents. Earnings, adjusted for stock option expense and non-recurring costs, were 38 cents per share.

The results fell short of Wall Street expectations. The average estimate of seven analysts surveyed by Zacks Investment Research was for earnings of 40 cents per share.

The specialty drugmaker posted revenue of \$449.7 million in the period. Its adjusted revenue was \$429.7 million, also falling short of Street forecasts. Seven analysts surveyed by Zacks expected \$443 million.

Incyte shares have declined 33 percent since the beginning of the year. The stock has declined 46 percent in the last 12 months.



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IN REVIEW

DowDuPont announces board members for independent companies

DowDuPont today announced the members of the future boards of directors of Dow, DuPont, and Corteva Agriscience.

"The establishment of highly qualified boards is a critical milestone for the three industry-leading growth companies we are creating," said Jeff Fetting, executive chairman of DowDuPont. "Using a rigorous and thorough process, we have formed boards with diverse perspectives and experience to oversee the execution of the value creation strategy of each future company."

DowDuPont remains on track to separate the Materials Science division (Dow) by April 1, 2019, and the Agriculture (Corteva Agriscience) and Specialty Products (DuPont) divisions by June 1, 2019.

The current composition of each board of directors is as follows:

Dow

- Jeff M. Fetting, executive chairman and co-lead independent director of DowDuPont, and chairman, Whirlpool Corp. (future non-executive chairman of Dow)
- Ajay Banga, president and chief executive officer, MasterCard Incorporated
- Jacqueline K. Barton, Arthur and Marian Hanisch Memorial professor of Chemistry, California Institute of Technology
- James A. Bell, former executive vice president,

corporate president and chief financial officer, The Boeing Company

- Wesley G. Bush, chairman and chief executive officer of Northrop Grumman
 - Richard K. Davis, chief executive officer of Make-A-Wish America (effective January 2, 2019) and former chairman and chief executive officer, U.S. Bancorp
 - Jim Fitterling, chief operating officer of the Materials Science Division of DowDuPont and chief executive officer, The Dow Chemical Company
 - Jacqueline Hinman, former chairman and chief executive officer of CH2M
 - Dennis H. Reilley, non-executive chairman, Marathon Oil Corp.
 - Ruth G. Shaw, former group executive, public policy and president, Duke Nuclear
 - Daniel Yohannes, former ambassador to the Organisation for Economic Co-operation and Development
- ### DuPont
- Edward D. Breen, chief executive officer of DowDuPont (future executive chairman of DuPont)
 - Ruby R. Chandy, former president of Industrial Division of Pall Corp.
 - Alexander M. Cutler, co-lead independent director of DowDuPont and former chairman and chief executive officer of Eaton
 - Marc Doyle, chief operating officer of the Specialty Products Division of DowDuPont and chief executive officer-elect of DuPont

• Eleuthère I. du Pont, former president and chief financial officer of Wawa and president of The Longwood Foundation

- Rajiv L. Gupta, chairman of APTIV PLC (formerly Delphi Automotive PLC) and former chairman and chief executive officer of Rohm & Haas
- Luther C. Kissam, IV, chairman, president and chief executive officer of Albemarle Corporation
- Raymond J. Milchovich, former chairman and chief executive officer of Foster Wheeler AG
- Steven Sterin, former executive vice president, chief financial officer of Andeavor and former president of Andeavor Logistics

Corteva Agriscience

- Greg Page, retired chairman and chief executive officer of Cargill, Incorporated (future non-executive chairman of Corteva)
- Lamberto Andreotti, former chairman of the board and chief executive officer of Bristol-Myers Squibb
- Edward D. Breen, chief executive officer of DowDuPont
- Robert A. Brown, president of Boston University
- James C. Collins Jr., chief operating officer of the Agriculture Division of DowDuPont and chief executive officer-elect of Corteva Agriscience
- Michael O. Johanns, retired United States senator
- Lois D. Juliber, former vice chairman of Colgate-Palmolive Company
- Lee M. Thomas, former chairman and chief executive officer of Rayonier Inc.
- Patrick J. Ward, chief financial officer of Cummins Inc.

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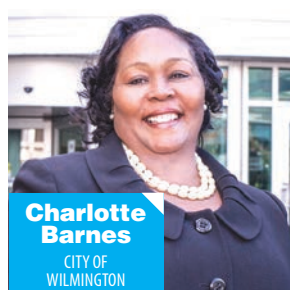
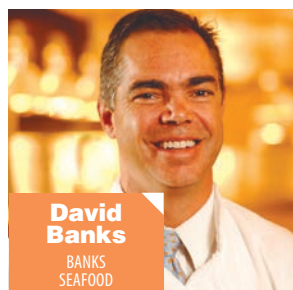


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IN REVIEW

NEWS BRIEFS

Del Tech welcomes new VP Dr. Lora Johnson

On Oct. 30th, Delaware Technical and Community College held a meet and greet to introduce its new vice president and campus director, Dr. Lora Johnson. After a brief introduction by President Dr. Mark Brainard, Johnson shared her vision for Del Tech's Wilmington Campus before opening the floor to questions from community partners and decision-makers.

Johnson is a familiar face around Del Tech, serving as its department chair of entrepreneurship from 2006-2008, a program she helped to create. Since September 2008, she has served as assistant campus director for New Castle County's Wilmington and Stanton campuses. Johnson has a background in banking, a business background, which Brainard and Del Tech hope will serve the school well in her new position.

Johnson's new role marks a new strategy for Del Tech: the creation of separate organizational structures for the George and Stanton campuses. Until now, the college has relied on a single vice president and a single assistant campus director for each county, leaving New Castle's team with double the responsibility. Brainard wanted to try something new: "We want to be nimble, and really

anticipate and really anticipate a lot of the needs here in the city of Wilmington."

In her speech, Johnson outlined how difficult managing such a large portion of the college could be. During the 2017/2018 academic year, Del Tech served over 35,000 individuals through more than 100 academic programs, as well as providing workforce training, continuing education and youth camps. The college has increased the number of associate degrees its given each year by over 40 percent in the last eight years, from 1,200 to 1,700.

One of the major changes Johnson mentioned was moving some programs from two- to four-year degrees, citing as an example the addition of a bachelor of science in nursing (BSN) degree in addition to their two-year associate's degree in nursing (ADN). She explained that changes in the local employment environment have shifted demand from ADNs towards BSNs. To meet this demand, Del Tech's Wilmington Campus has also begun offering a BSN program which also allows working ADNs to graduate while already part of the workforce.

Del Tech has been considering expanding several other programs, including occupational therapy and respiratory care, but Johnson says that the future of Del Tech will be based on community needs. "That's why we have a lot of you in the room. Once there's a need, that will determine

what we start to develop or research, to see what the workforce is like."

Agreement reached over poultry company wastewater violations

State environmental officials have reached an agreement with a southern Delaware poultry processing company over wastewater violations.

Officials said that Allen Harim has signed a conciliation order settling past violations at its processing facility in Harbeson and at a hatchery facility in Dagsboro.

The settlement includes an administrative penalty of \$300,000, although half that amount can be applied to a project to improve water quality in the Broadkill River Watershed.

It also calls for Allen Harim to terminate all spray irrigation activities at its Dagsboro poultry hatchery, and for the facility to connect to the Sussex County sewer system.

Officials say the Harbeson facility repeatedly violated its wastewater permit in 2016 for ammonia, phosphorus, total suspended solids and bacteria, but that it is now in compliance following subsequent upgrades.



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BY DAN METZ

Special to Delaware Business Times

In 2013, Pathy and his pregnant wife were forced to flee their home in Central Africa to a Ghanaian refugee camp, where they applied for refugee status with the United Nations. They raised their daughter in that camp,

selling homemade charcoal to survive as they waited.

After five years of exhaustive background checks and interviews, Pathy and his family were able to make the journey to the United States, where they were greeted by representatives of Jewish Family Services (JFS), Delaware's sole partner for refugee resettlement.

Now, Pathy and his wife work as house cleaners in Newark where they live with their daughter in a small suburban townhouse. Sitting at his kitchen table, Pathy expressed his gratitude. "Life is nice. I have a good job. I can support my family." As he

speaks, he looks over at his daughter, Victoria, who is watching Monsters Inc. in the living room.

When they first arrived, they needed a lot of help: transportation to work and doctors' appointments, expensive translation services, and sessions with a social worker. Despite its contract with the state of Delaware, JFS has covered much of these costs on its own.

Delaware first formed its partnership with JFS in late 2016, with plans to settle 50 refugees over the course of the next year. The contract was arranged through HIAS, the Hebrew Immigrant Aid Society,

one of nine agencies partnered with the U.S. State Department. Delaware agreed to give JFS a small stipend for each refugee upon arrival, which would be used to pay for organizational and social services to help refugees adjust in their first six to 12 months.

In response, JFS hired a task-specific social worker and expanded their staff to match its new responsibilities.

As of Nov. 1, Delaware and JFS have received 58 refugees. JFS has been forced to pay out of pocket for the resources and staffing they still need to welcome incoming refugees

NONPROFIT

to the First State.

Even the original amount was barely enough to cover costs, said JFS CEO Basha Silverman. “We were told and we signed a contract that we would welcome 50 people (in 2017). We were relying on a little less than \$50k and staffed up and budgeted to do that. And you can tell, if you just kind of thought about what \$50k covered, it barely covers someone’s salary, their health care, translation services, mileage. It was a skeletal structure.”

But Silverman and JFS remain committed to resettlement. “The past four years or so we have seen the largest worldwide international refugee crisis since World War II and JFS Delaware wanted to be part of the solution,” she said. “These families are seeking safety and freedom, just like all of us want. They are excited to be independent and excited to be self-sufficient and just need a little bit of guidance of which path to take when they arrive here.”

The disparity comes from new

federal regulations and restrictions, said Silverman. Since the partnership formed, the number of refugees admitted to the U.S. has dropped from 110,000 per year to a scheduled 30,000 for 2019, the lowest in U.S. history. In addition, the Trump Administration has blocked immigration and refugee resettlements from numerous countries with a travel ban, citing concerns that travel in general and refugee resettlement more specifically could allow unknown and potentially hostile individuals to enter the country.

Silverman said that dealing with the shifting regulations has been tough, but JFS’s relationship with HIAS has given her a lot of support. “We have weekly calls with all of the other affiliates across the nation. We’re allowed to ask hard questions, challenging questions. HIAS sends out a lot of emails, and we stay connected to others who do this work.”

Silverman also points to

“

These families are seeking safety and freedom, just like all of us want. They are excited to be independent and excited to be self-sufficient and just need a little bit of guidance of which path to take when they arrive here.”

— BASHA SILVERMAN, CEO OF JEWISH FAMILY SERVICES

overwhelming support from Delawareans. “Delaware is a state where we know each other and we have relationships with each other. We’ve been able to make incredible change happen for these families.”

Meanwhile, Pathy’s just happy

that he can take care of his family. He shows off his hands, which are no longer covered in calluses from chopping wood all day. “I have work. I have money to pay my bills. The money is small, but I have to take care of my family.” ■

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EDUCATION

St. Michael's endures on Wilmington's East Side

Community school serves families in need of help

BY MICHAEL BRADLEY

Special to Delaware Business Times

During the fall of 2017, a person in Hawaii sent an email to Lucinda Ross asking if there were any records of his grandfather, who had been adopted in 1910 out of St. Michael's School in Wilmington.

Believe it or not, there were.

"We had a record of a baby being found on the street by the police and brought to St. Michael's," Ross said.

Since 1890, when it began as a safe haven for young children who played in the street during the day while their parents worked to its current iteration, which serves children ages 8 weeks to 5 years, St. Michael's has been a stalwart presence on the East Side of Wilmington.

That the school maintains records from 1910 speaks to the school's status as a community fixture. In keeping with its original mission of serving the working poor, St. Michael's provides a network of services designed to help families thrive in tough circumstances.

"We have a culture here of really caring about kids and their families," said Ross, now in her second year at St. Michael's.

Ross noted that two-thirds of the students at St. Michael's live below the poverty level and rely on the state's purchase-of-care system to handle their tuition. She said that 85 percent of the 150 students are African American and that the faculty has a similar level of diversity.

"St. Michael's mission is to give its children the very best start possible," said Susan Sherk, president of the school's Board of Trustees. "The school has a faculty and staff devoted to the mission, and we believe that what we are doing makes a difference for every child, especially those who come from less fortunate circumstances."

The St. Michael's facility stands out in its location and serves as a haven for its students and their families. The playground is more suburban in personality, and the building is modern and warm.

Some alumni have returned to work for the school. One of them, Ashlinn Lorenzana, is St. Michael's family and community outreach coordinator. She has worked there eight years, and her 4-month old daughter, Harper, attends as well.

"We're tight-knit," she said. "We have a lot of different cultures here, and because we are so tight, we work well together. We have teachers from Egypt, West Africa and South America, and students who come from the same areas. We are



Lynette Harvey reads to a pre-K classroom at St. Michael's School in Wilmington.

PHOTO BY RON DUBICK

serving those children every day."

The biggest challenges for St. Michael's are promotion and fundraising.

"People who know St. Michael's know St. Michael's, and those who don't, don't," Ross said, referring to St. Michael's all-or-nothing profile in the city. The school remains reliant on state

funding, which does not cover operating costs.

So it must work to build relationships with foundations and corporate partners capable of providing necessary resources.

"So much of the corporate money has narrowed," admitted Sherk, who has been affiliated with the school for 15 years. "Delaware used to

EDUCATION



Executive Director Lucinda Ross cuddles a 4-month-old named Parker.

PHOTO BY RON DUBICK

be a wonderful place for support of nonprofits, but since 2008, that has narrowed. We are always looking for foundations and families who are interested in helping the nonprofit area."

St. Michael's remains loosely affiliated with the Episcopal Church and reports good relationships with the Sts. Andrew and Matthew community and the Christ Church Christiana Hundred, both of which are located in Wilmington and which support the school.

Ross has a long-term goal of expanding the school's enrollment to 168 over the next few years and

is also hoping to make St. Michael's a Reggio Emilia center. That would employ the Reggio Emilia student-based curriculum that features experiential learning and a relationship-driven environment. She also wants to expand the services for students' families, which now range from support for everyday needs to providing help in choosing the right kindergarten for their children.

"The first few months I was here, I realized this was a big job," Ross said. "It's the biggest job I've ever had. But there is a chance here for us to make a big difference." ■

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EDUCATION



Shortage of reliable subs creates market for staffing companies

Low pay and economic growth seen as central problem

BY DAN LINEHAN

Special to Delaware Business Times

Every morning before school, the call goes out for New Castle County substitute teachers through automated phone lines and online messages from a New Castle hub. Following a national trend, all four major districts in the county now rely on staffing companies to find, train and assign subs.

The districts' difficulties filling

substitute positions created a business opportunity for staffing companies like Kelly Services, which supplies substitutes to three of New Castle County's four largest school districts. There's an art to filling classrooms, said Scott Apsey, the company's vice president and practice leader, as substitutes can choose which schools they work in but sometimes need a nudge.

"There is a bit of salesmanship that goes in to getting people to work on a day or at a school they wouldn't normally go to," Apsey said.

There's a science to finding subs, too. Because the goal is to fill as many classrooms as possible, much of Kelly's attention is focused on schools where it's harder to find subs. In Delaware, pay is set by the state, creating little incentive to take

harder assignments.

Not that it's easy anywhere. A strong labor market is offering more lucrative options for would-be subs. The pay in Delaware is \$66 a day unless you have either a bachelor's degree or a teaching certificate, in which cases the pay rises to \$83 a day or \$104 a day, respectively.

Legislators recently tweaked the payment of substitutes, but major improvements are costly and the issue doesn't have the same visibility as others in education. Substitutes are not represented by an education union.

The experience of substitutes, both in their pay and work conditions, provides clues as to why districts in Delaware and elsewhere turn to staffing companies to find subs.

Subbing not seen as career

While she was in college, Rachel Savage started studying French language education, but became enamored with Japanese and switched majors. She still wants to teach, but has to pursue alternative licensure and is substitute teaching to earn classroom experience. Though subbing is not lucrative, her time in front of a class has been valuable.

"I was an education minor in college and none of that could prepare me for the classroom," Savage said. "I was thinking that I would go into a classroom and, even if I wasn't the real teacher, if I said to sit down and quiet down they'd listen to me."

In that, she was mistaken. Many students, she said, are inclined to consider requests from substitutes as mere suggestions.

EDUCATION

Like most subs working for staffing companies, Savage can pick assignments ahead of time through a website maintained by her employer, ESS, an educational staffing company that works with the Red Clay Consolidated School District. But her experience with this system was uneven. Each school has different practices and many classrooms were chaotic.

For example, her first subbing assignment was as a music teacher at Bayard Middle School, where 75 percent of the students are in low-income families and more than two-thirds have been either suspended or expelled. A handful of students were ready to play their instruments that day, but others were running around and a few almost got in a fight.

Instead of rolling the dice with the online system, she's now going steady at Cab Calloway School of the Arts, the public magnet school where she graduated from. There, only nine percent of the students are low-income and only 3 percent have

been suspended or expelled.

There's a drawback, though. Instead of picking her assignments ahead of time, Savage is often waiting for calls early in the morning before she knows whether she'll work that day. That's an OK trade-off for her because she's going to school and working another job, so she couldn't sub five days a week if she wanted to.

Being a regular sub has helped in the classroom, too, because many of her students have gotten to know her.

"I learned [in college] about getting respect and making connections with students from class, but it's a little different to carry it out rather than hear it [from a teacher]," Savage said.

Companies looking for solutions

Kelly Services entered the substitute teaching market in 1997 more or less by accident, when an existing customer asked them to expand into schools. Today, the Troy, Michigan, company is the largest player in the business, working with

more than 900 districts to fill about 3 million classrooms a year.

Districts often turn to staffing companies to fill classrooms to avoid the administrative burden required to find and train subs, said Apsey, the company's vice president.

"The principals, secretaries and the district office can be involved, but we're pulling that whole transaction out of their hands," he said. "As the macro economy has improved, finding talent has become much more difficult."

Kimberly Doherty, executive director of human resources for the Brandywine School District, said her district started hiring companies to find substitute teachers about a decade ago. At the time, the percentage of classrooms for which a substitute could be found was in the high 90s, she said. It's declined to the lower to-mid 90s, but she says Kelly Services is still doing an excellent job and is "as upset about not filling [classrooms] as we are."

"As of late, fill rates are going down

because fewer people are signing up as substitutes," she said. The district is working with Kelly to find more would-be substitutes, including through social media advertisements and parent-teacher associations.

The tight labor market has been compounded by a national teacher shortage, as fewer people choosing the profession narrows a key pipeline for substitute teachers while increasing the need for subs.

Kelly is trying to help solve this issue, Apsey said, by partnering with iteach, a company that provides alternative routes to certify full-time teachers. The goal is to help districts find subs who might make candidates for full-time teachers. (Iteach operates in four states, none of them in the mid-Atlantic.)

The often-poor work environment for subs, especially in schools where discipline is a problem, is a more intractable problem for Kelly to solve. Subs are employed by Kelly, not the district, so the company has less control over how schools treat

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substitutes. Still, it takes the issue seriously, Apsey said.

“That’s something we spend probably 50 percent of our time on, is how do we elevate our sub workforce so they feel proud about what they do, so they feel part of a district as they’re part of Kelly,” he said.

Pay holds recruitment back

Pay “is very much a motivating factor for the substitute workforce,” Apsey said. Because pay is set by districts or legislatures in most states, the company has limited options. Kelly does share pay rate analyses with districts so they can see what competitors pay.

In markets with several school districts, like New Castle County, this could drive up rates as districts compete for subs. But that doesn’t happen here because rates in Delaware are set by the General Assembly.

Though the barriers to entry in the substitute teaching market are relatively minor compared with teaching full-time, they are higher than for most comparable work, Apsey said. Applicants need to pay \$69 for a background check with the Delaware State Police, which often means waiting to schedule an appointment at the New Castle County office or traveling to Dover for a walk-in appointment.

“You have to really want to become a substitute teacher to go through the process when you could just go over to another company and be on the payroll within the week,” Apsey said.

Savage, the substitute teacher, said the pay isn’t enough to support oneself as a career; most subs are either trying to get into education full time, like her, or are retired.

Substitute teaching is not a topic districts are excited to discuss. Of the four largest school districts in New Castle County, only Brandywine School District agreed to make a district official available to talk about it.

Rep. Sean Matthews, a Democrat who teaches at the Brandywine School District, last session sponsored a successful bill to allow students studying to be teachers to be paid as if they had a bachelor’s degree. They can earn \$83 a day instead of \$66 a day, a change that could be made without an additional state appropriation.

“Hopefully, we can boost sub pay, but my bill was an attempt to address the problem without having to incur more costs,” Matthews said.

As a teacher, he sees the consequences of unfilled classrooms: Some classes get combined, or teachers on planning periods get re-assigned. He blames the sub shortage on some of the factors that he says have plagued full-time teachers, especially an emphasis on standardized tests.

One potential solution would be to pay more for subs to work in higher-needs schools like Bayard Middle School, where Savage started. Rep. Matthews says that’s a bad idea.

“I wouldn’t want somebody there who’s there for the money,” he said.

Shelley Meadowcroft, director of public relations and communications for the state’s teachers union, said their members are concerned about the shortage of subs because it’s important to kids to avoid

interruptions in learning. But, because substitutes aren’t members, the union doesn’t lobby for or against issues that concern substitutes.

In the meantime, pressure may be building to spend more money on substitute pay. Doherty, the Brandywine human resources leader, said they’re trying to get more creative to find subs but “in order to get the best people you want to pay them well.

“Maybe it’s time to revisit that.” ■

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EDUCATION



At First State Military Academy in Clayton, cadets adhere to the Marine tradition of self-discipline. They are not permitted to appear in the school uniform off school grounds.

PHOTO BY ERIC CROSSAN

Students keep it high and tight at Clayton charter school

First State Military Academy brings Marine values to education

BY DAN LINEHAN

Special to Delaware Business Times

At First State Military Academy, students wear the MARPAT, short for “Marine pattern,” the same pixelated camo uniform worn by Marines. But they’re not allowed to wear it outside of school, and they could face discipline even for stopping at a gas station before class in a MARPAT.

Like every school uniform, it’s meant in part to remove a distraction, but here it’s used to stand out as much as to blend in. Just as the

school borrows the trappings of the Marine Corps — the terminology, the clothes, the haircuts — it hews closely to their core values.

First State, founded in 2015 as Delaware’s second military-themed high school, is growing quickly after a rocky start. As one of only two high schools in the nation supported by the Marines, it views itself as a distinctive place both in the values it attempts to teach and the project-based learning that dominates the curriculum.

Even as it faced the uphill battle seen by every new charter school, First State also dealt with the misconceptions of potential members. It’s not a boarding school, a feeder system for the military nor a reform school for troubled children, though many parents initially came looking for a place to discipline their wayward children.

Enrollment started off at 202 children. Only 133 returned the following year. The student count has since climbed to 436, as the school attracted more students who were a better fit.

Unlike district schools, charter schools can be more discerning about the children who enroll. That’s part of First State’s appeal; it demands a certain level of commitment from students, rather than changing to accommodate them.

Though First State was in some ways inspired by Delaware Military Academy — another military charter school located in Wilmington — the Marines bring a culture that prides itself on unbending discipline. For example, retired Col. Bob Wallace, the school’s senior marine instructor, said that Delaware Military Academy has a “pajama day,” where students can trade their uniform for loose-

fitting sleeping clothes.

“We would never do that here,” Wallace said. (Delaware Military Academy did not return inquiries regarding this story).

They don’t let their hair down — literally. Male cadets must have their hair cut once every two weeks and females with longer hair must wear it in a bun.

Its founder, Scott Kidner, said cadets need to come with the desire to succeed, not a spirit of rebellion.

“If you have a problem with getting your hair cut or have blue hair, we’re not right for you.”

A mission in search of a school

The idea for First State was borne out of Kidner’s dissatisfaction with the other options available to his three boys. Too often, these classrooms were disorderly places that

EDUCATION



Retired Col. Robert Wallace (left) and Commandant Patrick Gallucci of First State Military Academy.

stymied both learning and character, the Dover man said.

Prompted by a suggestion from Delaware Military Academy founder Charles Baldwin, he called around to his friends about starting a similar school in Kent County.

"This is one of those typical situations where thank goodness I didn't know what I was doing,"

Kidner said. Starting a charter school, he would come to learn, takes mettle and perseverance. He and his board needed land, leadership and money to pay for them both.

As a charter school in Delaware, First State gets operational funding from the state for each student, just like regular public schools. But, unlike those schools, it doesn't get

money for equipment, buildings, parking lots or other big-ticket items.

The board settled on a 35-acre, four-building complex on the northwest side of Clayton that opened in 1889 as an orphanage for African-American boys.

The cost of the land and buildings was less than \$1 million, but the repair bill was several times higher. To pay for it all, the board secured a \$6.9 million loan from the Department of Agriculture's Office of Rural Development.

The other big hurdle was to find a school leader. The board chose Patrick Gallucci, who spent 17 years as a health and physical education teacher, most recently at Polytech High School in Woodside, and four years as an administrator. He served in the Marine Corps for four years before becoming a teacher.

Wallace, who retired in 2012 after a 30-year career in the Marines, first joined civilian education as coordinator of a Junior Reserve Officers' Training Corps, or JROTC, program at a Virginia high school.

He was attracted to First State by the opportunity to shape the culture of an entire school.

Mission first

In First State's five-year list of priorities, student achievement appears at the bottom. Mission and purpose are at the top.

Around the flagpole one sunny October afternoon, the buses waited nearby as the students assembled in formation on the lawn. It was a routine dismissal.

"Sophomores," belted out MSgt. Donald Huston, "bring your PT gear tomorrow," referring to physical training. "You're gonna need it," he finished.

Anyone who spends time around teenagers might have noticed that none of the students took out their phones.

Many public schools have a fraught relationship with cell phones, vacillating between seeing them as a distraction and a learning tool. At First State, there are none of the conditional rules that guide cell

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phone use elsewhere. If the staff see a phone, they take it; if they see it again, a parent has to pick it up.

Though discipline is often seen as a punishment handed from above, at First State they see it as a matter of cultivating internal self-control. Discipline is something one does for oneself.

"The kids will often say they thought we were just kidding" about enforcing their rules, Wallace said. It starts with the basics, like walking through the hallway or riding the bus.

Later, the school puts its cadets in positions of responsibility and authority to teach them leadership and character. Cadets themselves lead the school's five-day orientation for new students each June.

David Hecker, 15, says his time at First State has made him more goal- and value-oriented. He volunteers to help the school set up at open houses or festivals, and recently gained the rank of sergeant in the JROTC.

"Passing the sergeant's test showed me how much I think I'm ready to

be a leader at my school," he said. Hearing stories from his Marine instructors has led him to want to join the Marine Corps after he graduates.

Though every student at First State is a member of the JROTC, the school is not meant to be a recruiting tool for the Marines. Students must make no commitment to the military, and recruiters are only allowed on campus in limited circumstances.

Different school, different learning

Students and parents at First State must adapt to "project-based learning," a learning model based on the belief that children learn best — both the content, like math or history, and related skills like critical thinking — when they discover information for themselves.

The school is a member of New Tech Network, a nonprofit that works with more than 200 schools to implement project-based learning.

The school's emphasis on developing discipline pairs well

with this style, as students need perseverance to seek out information rather than wait as it's delivered to them, Gallucci said.

Still, some children and families rebel against the new model, at least at first. "They're so used to being given information," Gallucci said.

The approach seemed a bit on the laid-back side at first to parent Leslie Stapleford, whose son, Jase, is a junior, but now she's a believer.

"I think it gives the students the autonomy to find things out for themselves, so they're not being spoon-fed," she said. "It's a stepping stone to life after high school, to working in a team and being autonomous."

Stapleford said her son has not been pressured to join the military. Instead he's interested in studying oceanic engineering at the United States Naval Academy.

Wanted: Parking lot

First State expects to hit its enrollment cap of 500 within the next few years. Instead of attracting

students, their ongoing challenges are financial. They need to maintain their old buildings and would like to add athletic fields and parking.

"If anybody's got 1,000 yards of blacktop they want to unload, let me know," Kidner said. "We've got all the land we need, just not enough money to pay for a parking lot."

They're also seeking donors to keep supporting the school.

They've received a fair amount of support so far, including \$1 million or so from the Marines toward uniforms and other expenses and hundreds of thousands from foundations, including the Rodel Foundation of Delaware, Longwood Foundation and Welfare Foundation.

Though it can't grow much more, the student body will look different. The school's racial diversity is similar to the state as a whole, though it's 69 percent male. Gallucci expects the gender mix to balance in the coming years. The freshman class has a 50-50 mix, and JROTC programs average about 60 percent female, Wallace said. ■

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2	SALESIANUM SCHOOL 1801 N. Broom Street Wilmington, DE 19802	(302) 654-2495 www.salesianum.org	9-12 Boys	1,040	\$15,400	Fr. J. Christian Beretta	1903
3	TOWER HILL SCHOOL 2813 W. 17th Street Wilmington, DE 19806	(302) 575-0550 www.towerhill.org	PreK - 12 CoEd	727	\$10,000 \$29,220	Elizabeth Cromwell	1919
4	RED LION CHRISTIAN ACADEMY 1390 Red Lion Road Bear, DE 19701	(302) 834-2526 www.redlionca.org	K - 12 CoEd	724	\$4,200 \$14,500	Sam Osbourn	1980
5	WILMINGTON FRIENDS SCHOOL 101 School Road Wilmington, DE 19803	(302) 576-2900 www.wilmingtonfriends.org	PreK - 12 CoEd	701	\$9,475 \$29,100	Ken Aldridge	1748
6	PADUA ACADEMY 905 North Broom Street Wilmington, DE 19806	(302) 421-3765 www.paduaacademy.org	9-12 Girls	661	\$13,800	Cindy Hayes Mann	1954
7	THE TATNALL SCHOOL 1501 Barley Mill Rd Wilmington, DE 19807	(302) 998-2292 www.tatnall.org	PreK3 - 12 CoEd	600	\$12,800 \$28,650	Christopher Tompkins	1930
8	SANFORD SCHOOL 6900 Lancaster Pike Hockessin, DE 19707	(302) 239-5263 www.sanfordschool.org	PreK - 12 CoEd	585	\$12,650 \$26,650	Mark Anderson	1930
9	ST. MARK'S HIGH SCHOOL 2501 Pike Creek Road Wilmington, DE (302) 738-3300	(302) 738-3300 www.stmarkshs.net	9-12 CoEd	556	\$13,500	Richard Bayhan	1969
10	ARCHMERE ACADEMY 3600 Philadelphia Pike Claymont, DE 19703	(302) 798-6632 www.archmereacademy.com	9-12 CoEd	500	\$26,725	Dr. Michael Marinelli	1932
10	URSULINE ACADEMY 1106 Pennsylvania Ave. Wilmington, DE 19806	(302) 658-7158 www.ursuline.org	K - 12 CoEd ¹	500	\$5,050 \$22,560	Dr. Trisha Medeiros	1893
12	WILMINGTON CHRISTIAN SCHOOL 825 Loveville Road Hockessin, DE 19707	(302) 239-2121 www.wilmingtonchristian.org	PreK - 12 CoEd	447	\$4,170 \$14,630	Roger Erdvig	1946
13	ST. ELIZABETH HIGH SCHOOL 1500 Cedar Street Wilmington, DE 19805	(302) 656-3369 www.sehs.org	Pre K-12 CoEd	342	\$11,700	Terre Taylor Tina Wecht	1940
14	CALVARY CHRISTIAN ACADEMY 1143 E. Lebanon Road Dover, DE 19901	(302) 697-7860 www.wearecca.com	PreK - 12 CoEd	333	\$3,000 \$6,000	Aaron Coon	1985
15	ST. ANDREW'S SCHOOL 350 Noxontown Road Middletown, DE 19709	(302) 378-9511 www.standrews-de.org	9-12 CoEd	307	\$58,710	Daniel Roach	1929
16	GREENWOOD MENNONITE SCHOOL 12802 Mennonite School Road Greenwood, DE 19950	(302) 349-4131 www.gmsflames.org	K - 8 CoEd	219	\$5,850	Duane Miller	1928
17	DELMARVA CHRISTIAN HIGH SCHOOL 21777 Sussex Pines Road Georgetown, DE 19947	(302) 856-4040 www.dchs.me	9-12 CoEd	210	\$8,000	Mike Vonhof	1999
18	TALL OAKS CLASSICAL SCHOOL 1390 Red Lion Rd Bear, DE 19701	(302) 738-3337 www.reachschoools.online	K - 12 CoEd	209	\$4,200 \$14,500	Jonathan Jones	1994
19	MILFORD CHRISTIAN SCHOOL 6062 Old Shawnee Road Milford, DE 19963	(302) 422-4263 www.firstbaptistofmilford.com	PreK - 12 CoEd	124	\$4,515	Joan Johnson	1975
20	ST. THOMAS MORE ACADEMY 133 Thomas More Drive Magnolia, DE 19962	(302) 697-8100 www.saintmore.org	9-12 CoEd	123	\$8,000	Rachael Casey	1998
21	AQUINAS ACADEMY 2370 Red Lion Road Bear, DE 19701	(302) 838-9601 www.aquinasacademy.net	PreK - 12 CoEd	97	\$5,000	Jack Moore	1997
22	CENTREVILLE LAYTON SCHOOL 6201 Kennett Pike Centreville, DE 19807	(302) 571-0230 www.centrevillelayton.org	PreK - 12 CoEd	95	\$12,925 \$28,250	Barton Reese	1974
23	CENTRAL CHRISTIAN SCHOOL 220 W. Denneys Road Dover, DE 19904	(302) 492-8772 www.central-christian-school.org	K - 12 CoEd	71		Quintin Lapp	1975

¹ Grades K-5 Coed, 6-12 Girls

Source: School admissions personnel; school websites and Private School Review. Researched by: Delaware Business Times. All figures followed by an asterisk are previous year's figures. Some companies may have been omitted due to lack of information, deadline restrictions, or space constrictions.

VIEWPOINT

How M&T Bank remained the top small business lender in 2018



Barney Hughes
Guest Columnist

In many ways, Delaware's small businesses are the backbone of the Delaware economy. Delaware's 80,000 small businesses account for 98.3 percent of the state's overall businesses, employing 180,129 of its workers and adding 5,927 new jobs in 2017.

These numbers represent tens of thousands of entrepreneurs with the drive to open their own businesses and the passion to run them – often at their own financial risk. Many opened their companies with a dream, but without a proven financial track record or collateral. Without flexible financing options, these early-stage and startup organizations wouldn't be in existence today.

For early-stage businesses and startup organizations struggling to obtain financing from traditional lenders, the answer often lies in the most popular loan option for new small business owners: The Small Business Administration's SBA 7(a) loan. This loan program offers up to \$5 million to small businesses to cover initial costs, equipment, expansion, and more, as well as

flexibility and the potential for lower down payments. Often, it's the clear, and sometimes only, choice for a new business owner. M&T Bank is proud to offer this financing option to Delaware business owners, and was once again named the SBA's top lender in Delaware for the number of 7(a) loans it distributed in the 2017-2018 fiscal year. However, creating a successful environment for small businesses is about much more than a loan offer. A top 10 SBA lender for a decade, the bank has shown its commitment to small businesses with these proven strategies:

Matching the passion

It's rare for a new small business to have a full staff. The owner wears several different operational hats, on top of managing the finances. M&T business bankers are trained to fill in these gaps by staying close to their clients and acting as their internal CFO.

Putting the customer first

Bankers are trained to put the customer first in every way from being able to meet when, where and however is most convenient for their small business customers, along with making sure that critical data and information is gathered far before any

Economic forecasts for 2019 indicate a big year in SBA lending, meaning a lot of opportunities for small business owners...

solution or product is discussed. This preparation has made the difference between an average lender and a lender who has elevated to the top of SBA lending.

Customizing products

M&T has introduced a suite of customized products just for the small business market. Most recently, an ACH and wire system and a business credit card. Understanding once again that small business owners operate on limited budget and time, all offerings are easy-to-use and competitively priced.

Monitoring trends

Bankers take account of what industries are popular and develop service offerings around what works best in those areas. In Delaware for example, we've seen a lot of restaurants, breweries, and family

entertainment centers opening.

Making it personal

It's a regular occurrence to see M&T bankers enjoying a product made or sold by their small business customers. Many live in the communities they operate in, ensuring a personal commitment to the neighborhood's success.

Economic forecasts for 2019 indicate a big year in SBA lending, meaning a lot of opportunities for small business owners to take advantage of the SBA 7(a) loan program. In the end, it's a choice that will come full circle, as it enables more small businesses to serve our communities, strengthen our economy, and generate jobs.

Barney Hughes is a Business Banking Regional Manager for M&T Bank, serving both Delaware and the Eastern Shore.



"Wait, didn't we rethink what was possible last week?!"

YOUR VIEW

Delaware Business Times
Reader Commentary Policies

Letters to the Editor

We welcome your comments and opinions on topics related to Delaware business and economic trends. Letters must be signed and include contact information for verification.

Op Ed Columns

We also welcome guest columns on topics of interest to our readers. Columns should be no longer than 500 words, and concern topics of interest to our readers.

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Corrections Policy

If you believe that we have made an error, in a story we publish, please email us at News@DelawareBusinessTimes.com

VIEWPOINT

Expert advice for selecting 2019 health benefits



Dan Tropeano
Guest Columnist

Fall is one of the busiest times of the year for Delaware businesses. Most employees are back from vacation and ready to close out the

year strong.

It's also an important time to select 2019 health benefits, especially during the seven-week open enrollment period, from Nov. 1 to Dec. 15.

To help employers and employees select the right plan to meet health and budget needs, I'd like to suggest the following important tips:

Research and explore options

Pay attention to more than just the monthly premiums. Understand the benefits and costs of each plan

and what out-of-pocket costs, including the deductible, copays and coinsurance, your employees may be responsible for. A majority of respondents (77 percent) to a recent UnitedHealthcare survey said they felt prepared for open enrollment season, but 42 percent said they devote less than one hour to researching health benefits.

Consider changes over 2018

There are a wealth of resources available to help employees better understand and utilize the health-care system, considering they may have major health events planned for 2019 – such as having a baby or surgery – to determine if current coverage still fits their needs.

Think about online platforms

They are designed to personalize and simplify the health-care

experience. This will help employees select a health plan based on their personal health and financial needs. These platforms can help employees select an in-network primary care physician and enroll in programs for help with smoking cessation or weight loss.

Don't forget additional benefits


Pay attention to ancillary benefits such as vision, dental and financial protection plans. While some companies may overlook these options, combining medical and ancillary benefits under a single health plan can help maximize the effectiveness of a company's health-care dollars.

Help them learn the lingo

Since many employees struggle to understand basic health-care

terms, such as premium, deductible, coinsurance and out-of-pocket maximum, there are resources online, including UnitedHealth Group's Just Plain Clear Glossary (in English, Spanish, and Portuguese) to help learn and understand health care terms. Visit UHCOpenEnrollment.com for more tips, articles and videos about health insurance and health-care topics.

Dan Tropeano is Chief Executive Officer of UnitedHealthcare of Pennsylvania and Delaware.



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Delaware Business Times

DBT40

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PEOPLE ON THE MOVE

EDUCATION

The Independence School names new board members

The Independence School, a co-ed independent day school for children ages 3 through grade 8 in Pike Creek, has announced the appointment of three new members to its Board of Trustees. Joining the board are **Molly DiBianca, Esq.**, **Kristin Giffin** and **Thomas (T.J.) Hanna**.



DiBianca is an attorney with Smith, Katzenstein & Jenkins LLP. She represents employers in a variety of industries in employment-rights claims, discrimination matters and equal employment disputes at the state and federal level. Training is an integral component of DiBianca's preventative-practices philosophy. She is a frequent speaker and teaches best employment practices to human resource professionals, executives, and in-house counsel.



Giffin serves as vice president of Global Operations at Agilent Technologies. She currently leads a team of Quality, Operations and Support Professionals responsible for product-development processes, regulatory compliance, supply chain profitability improvement and technical support for the Agilent CrossLab Group. A mechanical engineer, Giffin has held numerous positions during her extensive career with Agilent, with an emphasis on quality and customer experiences. She is the parent of two Independence graduates.



Hanna is president of Harvey Hanna and Associates Inc., and directs the management of all company operations and strategic opportunities. He has been instrumental in the company's portfolio growth from a modest 30,000 square feet of total space in 1996 to its current scale of over 6 million square feet of space. Hanna is involved with numerous organizations in support of children and is the creator of the Delaware KIDS Fund, a Harvey Hanna-sponsored 501(c)(3) nonprofit charitable organization designed to assist local area Kids in Distressed Situations. He is the parent of a current Independence student.

Cover & Rossiter names new accountants

Cover & Rossiter, one of Delaware's first and most respected certified public accounting and advisory firms, is pleased to announce the promotions of **Tammy Holcombe**, **Samantha Maiorano**, **Amy Swift** and **Jackie Zhang** to senior staff accountants.

Holcombe joined Cover & Rossiter in December 2015 in the Audit department. She earned her bachelor's and master's degrees in accounting from Wilmington University. She is active in the Talleyville Fire Company Ladies Auxiliary.

Maiorano joined the Audit department of Cover & Rossiter in July 2016. She earned her bachelor's degree in accounting from University of Delaware. She recently became a young founder with the Fund for Women and a mentor for Fresh Start Scholarship. In her free time, she loves to spend time with her two daughters.

Swift joined Cover & Rossiter in September 2016 in the Tax department. She completed her bachelor's degree in accounting from West Chester University, with minors in applied ethics and philosophy, after spending nearly seven years in the Legal Field. She is a founding member of the C&R's next generation leadership committee (C2R Vision Committee), and a young founder with the Fund for Women. When not working, she enjoys being outdoors and spending time with family and friends.

Zhang began her career at Cover & Rossiter in October 2016 in the Tax department. She completed both her bachelor's and master's degrees in accounting from the University of Delaware. She was awarded her CPA in September 2017. Her prior work experience includes being on a startup team and working with small businesses.

ACCOUNTING

Wheeler Wolfenden and Dwares hires new CPAs

Wheeler Wolfenden and Dwares CPAs has hired **Melissa Navarro, CPA**, **Erica Poore**, and **Jessica Heger** to its audit and tax practices.



Navarro has joined the firm as a manager. Navarro has 14 years of experience in public accounting. In addition, she held an executive-level finance role for eight years with a private company. She earned a bachelor's degree in accounting from the University of Delaware.



Poore has been hired as a senior accountant. Poore has five years of public accounting experience. She earned bachelor's and master's degrees in accounting from Wilmington University.



Heger has joined the firm as a staff accountant. Heger has three years of experience in public accounting. She earned a bachelor's degree in accounting from Goldey-Beacom College. Heger is pursuing a master's degree from the same institution.

Celebrating 20 years in business this year, WW&D is a full-service CPA firm with offices in Wilmington and Lewes, offering a broad range of tax, accounting and advisory services to individuals, businesses and nonprofit organizations. WW&D was named a 2018 Best of the Best CPA firm by INSIDE Public Accounting.

CALENDAR

Nov. 12 | 6 – 9 PM

DELAWARE RESTAURANT ASSOCIATION CORNERSTONE AWARDS

Join the DRA for a night of celebrating Delaware's restaurant industry, and highlighting some of Delaware's most successful, beloved and inspiring restaurateurs.

The Queen, 500 N Market St., Wilmington

Nov. 13 | 5:30 – 8:30 PM

DELAWARE TODAY HOME DESIGN AWARDS

Mix and mingle during the cocktail reception with the area's most creative and skilled interior designers, architects, landscape designers and building professionals. View the projects selected as finalists and be there as we reveal the winning project in each of the 16 categories.

Delaware Art Museum, 2301 Kentmere Parkway, Wilmington

CALENDAR

Nov. 14 | 5 – 8:30 PM

ANNUAL JOINT HOLIDAY DINNER – SIOR, CCIM, CIRC

Enjoy their networking cocktail hour, followed by dinner in the main Crystal Ballroom and a keynote speech by Ben duPont (Chartline Capital Partners & Co-owner of Dupont Country Club), with Don Wirth (Ben’s co-owner of Dupont County Club) and Rob Wirth (CEO of Rockland Sports) who will jump in for Q&A.

DuPont Country Club, 1001 Rockland Road, Wilmington

Nov. 14 | 7:30 – 9:30 AM

DELAWARE SBDC SMALL AND FAMILY-OWNED BUSINESS WORKSHOP

In June, Delaware Business Times celebrated Delaware family businesses at our Family Business Awards. In November, we will host four of those winners as they share the story of their family- owned business.

Hagley Soda House, 298 Buck Road, Wilmington

Nov. 15 | 11:30 AM – 1:30 PM

DELAWARE DECISION MAKERS LUNCHEON

Join the Delaware Decision Makers for a paneled discussion on improving the City of Newark. The “Thrive Newark” forum will bring together leaders from businesses, nonprofits, community and government organizations to highlight services they offer and opportunities for collaboration.

Courtyard Marriott, Newark

Nov. 15 | 8 AM – 4 PM

NATIONAL PHILANTHROPY DAY

The Association of Fundraising Professionals’ annual National Philanthropy Day will feature keynote speaker Kishshana Palmer, CEO of Kishshana & Co. Kishshana Palmer is a national speaker, trainer, and coach with a 16-year background in fundraising, marketing and talent management.

DuPont Country Club, 1001 Rockland Road, Wilmington

Nov. 15 | 9 – 5 PM

28TH ANNUAL WOMEN’S LEADERSHIP CONFERENCE

The Women’s Leadership Conference provides a forum in which women in all levels of business can connect with resources that inspire them to achieve success in professional and personal goals. This year’s keynote speaker will be Ashley Biden, Executive Director of Delaware Center for Justice.

Chase Center on the Riverfront, 815 Justison St., Wilmington

Nov. 15 | 5:30 – 8:30 PM

ASSOCIATED BUILDERS AND CONTRACTORS ANNUAL AWARDS DINNER

Join ABC Delaware as they celebrate the achievements of Delaware’s construction sector. ABC will honor and present the Associate/Supplier of the Year, The Charter Cup, The Adams Cup and Excellence in Construction Award.

Chase Center on the Riverfront, 815 Justison St., Wilmington

Nov. 19 | 11:30 AM – 1 PM

POLICY MAKERS SERIES

Sen. Tom Carper will serve as our guest speaker at a luncheon installment of our Policy Makers series. Sen. Carper is a member of the Senate Committee on Homeland Security and Government Affairs, the Committee on Finance, and the ranking member of the Committee on the Environment and Public Works.

Hilton Wilmington/Christiana, 100 Continental Drive, Newark

Nov. 20 | 5:30 – 8:30 PM

THE COMMITTEE OF 100 DINNER MEETING

The Committee of 100 is a nonprofit association of Delaware business leaders that works to promote responsible economic development and address issues that affect Delaware’s economic health. U.S. Sen. Chris Coons will be the evenings keynote speaker.

University & Whist Club, 805 N. Broom St. Wilmington

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EDITORS NOTE

Correction from 10/30 issue, HR Awards



SUSAN H. MCGARRY, SPHR SHRM-SCP

Human Resources Director

Company:
Marlette
Funding, LLC

How long have you been with the company?
3 years

Industry:
Financial services

How long have you been in a HR role?
20 years

Number of full-time employees:
150

Innovative Solutions

As a startup company, one of the firm’s greatest challenges and commitments was ensuring that it created, fostered and developed an amazing company culture — one that would continue to excel even as the company grew. In an effort to gauge employee sentiment, the HR team utilized a novel application in the form of a weekly pulse survey. As a result of its customization and diligence in monitoring the information, the team was able to review real-time employee engagement analytics by level and department, review verbatim comments and suggestions immediately, launch custom quick polls when needed — all with maintaining employee anonymity.

Success

As a result of continuous monitoring and ensuring that employees know and trust that HR is listening to them, employee engagement culture continues to grow. The team implemented several tangible suggestions that have come directly from our employees through the weekly pulse surveys — such as a “Summer Fridays” shortened schedule and the “Quiet Lake” conference room, where employees can go to work in a more quiet atmosphere without the hustle and bustle of our open-floor seating arrangement.

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Delaware Contractors Association honors the best in the industry

Mike Davis, the late chief estimator for Diamond Materials, LLC, is the first posthumous winner of the Delaware Contractors Association Lifetime Achievement Award. The association announced the winner at its 49th annual meeting inside the Chase Center on the Riverfront in Wilmington.

He was honored for his service on the trade group's board of directors and executive committee. Dawn Hollett, office manager of the Wilmington company, said Davis, who died in a spearfishing accident on Labor Day, loved sports and was "an Eagles fan like no other."

Peter Erony, president of Mumford & Miller Concrete Inc. in Middletown, was honored with the Richard P. DiSabatino Sr. Award for his service to the association. He served 18 years on the board and multiple years as chair of its Delaware Department of Transportation liaison committee. Erony said he was surprised to win.

Incyte named a 2018 Top Employer by Science Magazine

Incyte Corp. has announced that it has been named one of the global biotechnology and pharmaceutical industry's top employers by Science magazine, ranking second on the list of only 20 companies recognized in the publication's annual Top Employers Survey. According to Science, the 2018 rankings were based on a total sample of more than 8,000 respondents from North America

(63 percent), Europe (24 percent) and Asia/Pacific Rim (9 percent).

The Science and Science Careers' 2018 annual Top Employers Survey polled employees in biotechnology, pharmaceutical and related industries to determine the 20 best employers in these industries as well as their driving characteristics. Respondents were asked to evaluate companies based on 23 different characteristics, including financial strength, easy adaptation to change and a research-driven environment. Incyte was specifically recognized by its team members for its innovation, work culture and respect for employees.

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highlightreel

Kent County honors its best tourism attractions

Kent County Tourism Corp. has announced its 2018 Celebration of Tourism & Luncheon Award recipients. The event was held Nov. 9 at the Dover Downs Hotel & Casino.

This year's luncheon will feature keynote speaker Dave Raymond, from Raymond Entertainment Group & The Fun Department. He pioneered the field of sports mascots as the original Phanatic.

New this year are two additional award categories, Village and Certified Tourism Ambassador of the Year Award. The Village of the Year Award will go to City of Milford, which was selected because of its thriving art scene and numerous city events including the inaugural Milford Ladybug Music Festival and Riverfest.

In March, Kent County Tourism launched the Delaware's Quaint Villages Tourism Ambassadors Program. This program serves to increase tourism by inspiring front-line employees and volunteers to turn every visitor encounter into a positive experience.

This year's Certified Tourism Ambassador Award winners are: Meaghann Shaw from Hampton Inn Dover and Susan Thau from Home2 Suites.

Other awards at the event:



Legacy Award: Kent County Tourism will have a special recognition program where they'll recognize past board members for their service, time and dedication. This year's legacy award will

be given to Heather Creager (Delaware State News, nine years in service), Jim Waddington (Kent County Government, five years in service), and Claudia Leister (Milford Museum, five years in service).

Tourism Partner of the Year Award: Dover International Speedway. When NASCAR announced that the Spring Races would be over the same weekend as the Dover Days Festival, both organizations found themselves in a predicament. After meeting, Kent County Tourism and Dover International Speedway decided to form a partnership to make the weekend a win-win for all of Dover. The marketing campaign that resulted was "From Horses to Horsepower, One Great Weekend for Dover." The collaboration was a huge success and more visitors were exposed to Dover than ever before. The campaign even put Dover in the national spotlight with the Fox Sports segment, "Where's

Wallace?" seen by more than 3 million people nationwide. The collaboration continued into the fall with the sponsorship of the annual NASCAR Hauler Parade by Delaware's Quaint Villages. Through the efforts of the two organizations overall tourism and brand awareness to Delaware's Quaint Villages increased, with website visitation to the bureau's website (www.VisitDelawareVillages.com) increasing 73 percent over 2017 during the same time frame.

Tourism Attraction of the Year Award: Delaware State Fairgrounds. With the additional concerts at the Quillen Arena, events like The Great Pumpkin Carve Festival, and Bourbon, Beer & Butts, along with bumper cars on ice at the Centre Ice Rink and a record-breaking attendance at this year's fair, the fairgrounds helped elevated Harrington as a destination in the eyes of visitors to Kent County.

Tourism Champion of the Year Award: Dover Police Department. Over the past year, the Dover Police Department has helped support our community by making sure that both visitors and local community members stay safe at numerous events that take place throughout Dover each year. The community especially appreciates the extra manpower it took the first weekend in May with the Dover Days Festival and NASCAR falling on the same weekend.

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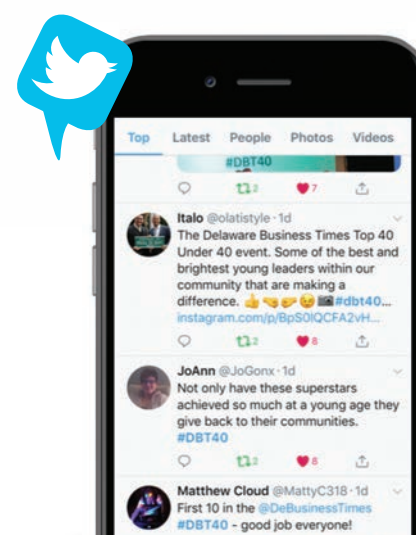


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FINAL THOUGHTS

DAVE RAYMOND,
FOUNDER OF RAYMOND ENTERTAINMENT

Gritty creator knows the value of fun

BY JOYCE L. CARROLL

Special to Delaware Business Times

Dave Raymond has built a career marketing fun. His 16-year run as the original Phillie Phanatic changed the world of sports mascots. Now, as the founder of Raymond Entertainment, Raymond is helping other professional and college sports teams nationwide create iconic mascots through character development, audience engagement and brand development. Among his latest achievements: Gritty, the frizzy and wild-eyed mascot for the Philadelphia Flyers.

Raymond's foray into the world of furry avatars was not a straight shot. As an undergrad at the University of Delaware, he wanted to follow in his father's footsteps. But Harold "Tubby" Raymond — one of UD's most beloved football coaches — wanted his son to pursue business.

Sports and business merged when the senior Raymond helped arrange an internship for his son: The Philadelphia Phillies were looking for someone to create a mascot.

"I was smart enough to realize it was a bad idea, but I agreed," Raymond said, reflecting on the position that would require him to don an oversized, furry green costume. But valuable marketing lessons were gained from the experience. His Phanatic antics provided entertainment to the masses without the participants realizing they were being sold a product.

Raymond learned that fun was a powerful tool. You can't measure its effectiveness with surveys or annual reports, but by gauging the immediate reaction of your audience.

Raymond would come to learn the full value of his career choice during some of the greatest challenges of his life, including his mother's cancer diagnosis and death, a divorce, and, last year, his father's death.

"My job was what saved me," he said. "We're not conditioned to have fun when we're working through a struggle."

While Raymond is no longer the man inside the Phanatic suit, the mascot lives on. And so do the numerous other characters Raymond has helped bring to life. Later this year, the fruits of his labor will reach new heights as the first Mascot Hall of Fame opens in Whiting, Indiana. The \$20 million project will introduce visitors to Reggie, the resident mascot of the facility.



PHOTO BY ERIC CROSSAN



WOMEN *in* BUSINESS

Downstate Luncheon

Wednesday, December 5, 2018 | 11 a.m. - 2 p.m.
Baywood Greens Clubhouse, Longneck, DE



KEYNOTE SPEAKER
Carrie Leishman, President & CEO,
Delaware Restaurant Association
& Delaware Restaurant Association
Educational Foundation

Upstate Luncheon

Wednesday, December 12, 2018 | 11 a.m. - 2 p.m.
Chase Center on the Riverfront, Wilmington, DE



KEYNOTE SPEAKER
Renee Plane, The Love Designer,
Author and relationship reinvention,
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