

DELAWARE BUSINESS

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hope and homeownership
to Lower Hilltop



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Senator Tom Carper extends heartfelt congratulations to Robert L. Byrd, who was honored with the Dick DiSabatino Award at DSCC's 187th Annual Dinner.



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On The Cover

Lower Hilltop resident Norman Mercado, joined by Governor John Carney and Bud Freel from the Wilmington Neighborhood Conservancy Land Bank, surveys the progress taking place in the revitalization of the Wilmington neighborhood. Photo by Matt Urban/NüPOINT Marketing

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Message from the President



Michael J. Quaranta

In our state, 80 percent of the housing inventory in New Castle and Kent Counties is comprised of detached, single-family homes. In Sussex County, the problem is even more pronounced, with a staggering 85 percent of the homes being detached, single-family properties. This presents several challenges to people of all age groups, spanning from those in the workforce to retirees. Let me explain.

For young people starting out in their careers, it has become increasingly difficult to find apartments, duplexes, or townhomes within a reasonable distance of their jobs, and what is available is oftentimes very pricey. We all know a basic fact of economics is that scarcity or shortages typically lead to higher prices. So, the absence of a diverse housing inventory challenges our retail employees, healthcare workers, teachers, first responders, hospitality employees, and more. And, what about our retirees? Our older neighbors are the largest and fastest-growing segment of our state's population, and we have few places for them to downsize from their single-family homes or find assisted living when needed.

This problem cannot be solved without our members getting involved. When local zoning or permitting issues arise, please find your voice and weigh in on the matter. Developers will certainly speak up, but the public views their participation through a green lens of greed. However, when you point out that fewer nurses mean less care or longer wait times, fewer first responders mean valuable time is lost in an emergency, or everyday conveniences like assistance at a store or service at a restaurant become a hassle, then we lose much of the foundation that keeps a community thriving.

DELAWARE BUSINESS

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LEGISLATIVE PRIORITY

Budgeting for Leaner Times

BY TYLER MICIK

GOVERNOR CARNEY presented his FY25 state operating budget in late January. The proposed \$6.075 billion operating budget marks the largest in state history just over an eight percent increase from the current year's budget.

Despite extraordinary revenue growth over the past few years due to an infusion of federal pandemic relief money and a historic rise in Delaware's largest revenue sources such as corporate income, realty transfer, corporate franchise, and personal income taxes – it's expected that revenues will soften by almost two percent this year due to rising interest rates, lower capital gains, and a slow IPO market, among other factors.

The main highlights of the proposed operating budget include:

- \$2 billion on health care costs for state employees and retirees, which includes the state's share of Medicaid. This is a \$200 million dollar increase from FY24 and accounts for nearly forty percent of operating budget growth.
- \$2.1 billion for education – including \$63 million in opportunity funding, \$45.2 million in salary increases (to achieve their goal of increasing teachers' starting salary to \$60,000 by FY28), and \$135 million in early childhood education.
- \$129.6 million on environmental and climate action initiatives
- \$52.5 million on economic development

Although the State may appear to be flush with cash, it's important that members of the General Assembly refrain from adding recurring expenses to the state's budget, which could be unsustainable if revenues decline as expected over the next couple of years.

Since 2018, the Governor and the General Assembly have achieved stability in the state's finances. Upon taking office in 2017, Governor Carney faced a projected budget deficit of \$400 million. Today, the State holds \$410 million in reserves known as the Budget Stabilization Fund, which is designed to address revenue growth rates decline and help fund the budget if a shortfall were to occur, without having to dramatically cut expenses or raise taxes. Additionally, the State's Rainy Day Fund, which is separate from the Budget Stabilization Fund and more difficult for the General



Assembly to access, totals around \$329 million.

During his budget address, Governor Carney advised legislators to look ahead at the declining revenue projections and approach spending cautiously in FY25 to avoid having to dip into the Budget Stabilization Fund prematurely, which could prove to be challenging for sixty-two members of the General Assembly who have different ideas on how the money should be invested.

William Feather once said: "A budget tells us what we can't afford, but it doesn't keep us from buying it." Our hope is that legislators will heed this wisdom and refrain from spending beyond Delaware's means. By making these choices now, we can avoid the harsher realities of future budget cuts or tax increases that could negatively impact Delaware businesses, employees, and residents.

At the time of this writing, the Joint Finance Committee (JFC) has begun holding hearings to review the Governor's proposed budget and make recommendations. In April and May, the Bond Bill Committee will convene to review the Governor's capital budget, followed by JFC markup, and the process will conclude with the passage of a budget by June 30.



Tyler Micik is the Delaware State Chamber of Commerce's director of public policy and government relations.

WORKFORCE TRAINING GRANT

Our Workforce Training Grant is a matching program that funds specialized training for eligible Delaware companies. This is to create and retain quality jobs, as well as, generate advancement opportunities in Delaware.

- Training programs should be related to new and innovative processes, programs, machinery or technology related upgrades.
- Max grant award is \$100k
- The Division will reimburse up to 50% eligible costs

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Member news & Notes

NONPROFIT SPOTLIGHT:

AltruVision – A Lions Eye Bank

BY COLIN HEFFINGER

»» The gift of sight is one of life's most fascinating capabilities. In 1925, Hellen Keller requested a small team of Lions Clubs International Convention members to lead as "Knights of the Blind." Starting out in 1957 as the Eye Foundation of Delaware Valley in a Philadelphia hotel's boiler room, the single-person staff worked to build eye donors and expand the team. Today, under a new name as AltruVision – A Lions Eye Bank, the nonprofit serves as the only eye bank in Delaware and has coordinated nearly 50,000 transplant surgeries since its humble beginnings.

Growing from two eye donations a year to roughly 1,500, AltruVision has dedicated its 66-year history to aid eye transplant success by applying advancements in medicine and technology, as well as enhancing public understanding of cornea transplantation. AltruVision's expansion has been made possible through a community of cornea donors symbolizing the spirit of selfless giving.

"There is no substitute for human tissue," explains Jim Quirk, president and CEO of AltruVision. "The transplantation process relies solely on the altruistic gift of cornea donation from one human to another."

Cameron Whittle, a 13-year-old boy diagnosed with a progressive eye

condition known as keratoconus, faced challenges with painful vision that impacted his schoolwork and extracurricular activities. He was able to receive a cornea transplant to restore his vision and dramatically improve quality of life. Just this past November, he celebrated the 10th anniversary of his transplant. "Being an eye, organ, and tissue donor is so important," Cameron reflects. "My donor now lives on through me."

Aside from the coordination of life-changing surgeries, AltruVision advances public education of corneal transplants and contributes to research and medical improvements in the field. Their Gratis Tissue Fund program helps all eligible recipients gain access to efficient and high-quality transplants without financial constraints. The nonprofit encourages its community members to register as donors to further increase the pool of available corneas for corneal transplants.

Donor families are honored greatly once a donation is made. On the six-month anniversary of their loved one's passing, donor families are given clay butterflies to represent growth, new beginnings, and transformation. Recipients are encouraged to thank the families through letters that line the gratitude wall of AltruVision



Cameron Whittle, a corneal transplant recipient with AltruVision

offices. These testimonials highlight the invaluable impact donors have by providing the gift of sight.

"Restoring sight through cornea transplantation is only possible through altruistic acts of kindness," reflects Quirk. "We're honored to be the only eye bank in the First State, ensuring that those in need can regain their vision. As AltruVision continues to evolve and expand our impact on the growing number of people we serve, we remain committed to honoring these altruistic acts from donors and their loved ones as our guiding principle."

Visit www.altruvision.org to volunteer for AltruVision or www.registerme.org to register as an organ donor. Submit contact information for updates on upcoming events and opportunities.

BUSINESS SPOTLIGHT: **Aloysius Butler & Clark** BY COLIN HEFFINGER

»» Smart words. Beautiful pictures. Undeniable results. Business success is driven by powerful marketing that deeply resonates across social media, public relations, interactive websites, and much more. Aloysius Butler & Clark (AB&C), a recipient of the 2023 Superstars in Business Award of Excellence, serves as a partner for businesses both small and large by being uniquely equipped with a team that eats, sleeps, and breathes each client's specific industry and uses that expertise to forge unforgettable marketing campaigns.

Launched in 1971 under the three founders' middle names for protection if the brand didn't succeed, AB&C has rapidly grown into one of the largest full-service agencies in the mid-Atlantic. With office locations in downtown Wilmington, Philadelphia, and Bloomsburg, the agency has strengthened its expertise by creating customized strategies that merge components across consumer, business-to-business, healthcare, behavior change, recruitment, and destination industries. Since starting, AB&C has served major brands across the region, country, and continent, such as, Delaware Tech, Energize Delaware, Planet Fitness, The Renfrew Center, Essity, Roasting Plant, the Museum of the American Revolution, and a plethora more.

When it comes to partnerships throughout Delaware and the wider region, AB&C's approach is working with complimentary organizations to best serve clients and local communities. AB&C strives to include all relevant



voices in the conversation, ensuring the marketing strategy maximizes its impact and overall value. This also helps build their bench of experts who are passionate in these industries.

Paul Pomeroy, CEO of AB&C, explains what makes his team stand out. "We've always prided ourselves in evolving as a modern, independent agency," Pomeroy says. "We continuously challenge ourselves to redefine team dynamics and productivity while maintaining the important work-life balance we've prioritized since the beginning."

"At AB&C, we love personality and individuality," Pomeroy continues. "We want our team members to reflect their best and most authentic selves. We don't limit creative thinking or ideas, instead allowing our team to embrace projects that fit their individual strengths and let the creative process happen organically. Part of my job is to stand back and let the magic happen, then to encourage and celebrate it. This makes

the workplace somewhere we feel we will all thrive together."

As the marketing world continues to evolve from innovations like artificial intelligence, AB&C intends to stay at the forefront by reinforcing their creativity and industry experts. "Our industry is going to change faster than ever before," Pomeroy states. "These advancements that took a lot of time to evolve in the past – like radio, television, and the web – will pale in comparison to the dramatically accelerated pace ahead. It's important we become early adopters and embrace it."

"Some of the most meaningful brands and causes we've worked with are here in the First State," reflects Pomeroy. "Building relationships with our Delaware clients and partners has been critical to our DNA. It influences how we think and how we treat each other. We're phenomenally proud of our homegrown partners and remain ecstatic to continue creating powerful marketing locally, regionally, nationally, and internationally."

DIVERSE SUPPLIER SPOTLIGHT: **Courageous Hearts LLC**

BY AMANDA SCHIMMEL

» The concept of Courageous Hearts LLC originated when Co-Founder Rosemary Baughman was first introduced to horses during her daughter's equestrian training. Trading chores in the barn for extra riding time seemed like a simple thing at the time, yet her proximity to the horses inspired a business idea that quickly evolved into an established mental health practice. "It was very obvious just how in-tune horses are with people and we thought 'there has got to be a way to marry this clinically,'" recounts Baughman.

In 2012, Baughman and other Co-Founder Linda Muncy accomplished exactly that. Now with three locations in Lincoln, Bridgeville, and Townsend, Delaware, Courageous Hearts combines the healing power of horses with high-quality psychotherapy, providing an alternative therapy option to anyone interested.

Baughman explains, "If someone is dealing with anxiety, depression, PTSD—essentially all typical reasons you would see any therapist—you would come see us. The difference is, our office is not in a room. It's out in the field with the horses." 100% women-owned and operated with a unique business plan, Courageous Hearts stands apart from its competitors as an exceptional diverse supplier.

For every session, a mental health clinician and an equine professional are present to help guide the client through

their treatment plan. "The beauty of this method is that it doesn't come off as clinical, so it can feel a little safer to talk about trauma. If we can reduce some of that anxiety just by changing the atmosphere, we find that helps a lot," says Baughman.

In addition to one-on-one sessions, Courageous Hearts also partners with private organizations and state departments to provide leadership workshops and rehabilitation support. Baughman adds, "We also provide workshops for the military base for things like compassion fatigue, especially for the military sexual assault unit up there. It's important to teach these skills because they're experiencing tremendous stressors every day."

Committed to sharing the power of psychotherapy, Courageous Hearts regularly provides free demonstrations; training and workshops are also available for the public. Family Fun Days and Meditations with the Herd further strengthen their community ties. "Our Reins of Honor fundraiser in April is specifically meant for raising funds so



that our military families never have to pay for services," Baughman explains.

With the team continuously giving back to the community and participating in events like Veterans Stand Down, Mental Health Summit, and Delaware Joining Forces, it is no surprise that Courageous Hearts' incredible work has not gone unnoticed. The organization was not only honored as a 2023 Compassionate Champion by Governor Carney but is also one of this year's Warrior Friendly Business Awardees.

The work that Courageous Hearts accomplishes is championed by a passionate team of equine specialists, licensed social workers and, above all else, people who care. "The one thing I really want to let people know is that it's okay to ask for help," finishes Baughman.

AFFILIATE SPOTLIGHT: **The Partnership, Inc.** BY HELANA RODRIGUEZ

»» The Delaware State Chamber of Commerce's 501(c)(3) workforce development affiliate—The Partnership, Inc.—recently approved eight new members to its Board of Directors. The Partnership fosters private sector involvement in workforce development, training, and education to ensure the First State has a sustainable pipeline of talent through four flagship programs: Delaware Principal for a Day, Superstars in Education & Training, Intern Delaware, and the Delaware Young Professionals Network.

The Partnership welcomes the following individuals to the Board of Directors:

Jennifer Eichholtz, CSC

Nathan Elton, University of Delaware Career Center

Dr. Patricia Holmes Smith, Holmes Smith Consulting Services, Inc.

Kathleen S. Matt, PhD, University of Delaware

Keisha Morris, Bayheath

Betsy Renzo, Delaware Law Related Education Center

Joanna Staib, Delaware Workforce Development Board

Connor Brown, L&W Insurance

The Board also saw a change in leadership with outgoing Rick Deadwyler of Corteva Agriscience passing the gavel to Dr. Lora A. Johnson of Delaware Technical Community College. Deadwyler served as the chair since January 2020.

“I have thoroughly enjoyed the amazing opportunity of serving as the chair of The Partnership’s Board of Directors. This group managed to reset the focus of the organization [during

the duress of the pandemic] and then position The Partnership for growth and ultimate success,” said Deadwyler. “I am thrilled that Dr. Johnson will assume chairmanship of The Partnership. She is an incredibly accomplished and well-respected leader in our state. Her professional skillset and enthusiasm for The Partnership is perfectly positioned to launch the organization to new levels of impact of our continued work to develop Delaware’s next generation leaders and workforce.”

“Rick’s years of leadership with The Partnership played a pivotal role in shaping the new focused direction of the organization. His dedication has laid a strong foundation for our continued



success moving forward,” shared Delaware State Chamber President Michael J. Quaranta. “Dr. Johnson has been a long-time supporter of The Partnership and the Delaware State Chamber of Commerce. I have full confidence that under her leadership we will continue the engagement between the business community and the many workforce development, training, and education efforts in Delaware.”

The Partnership welcomes the following individuals to the Board of Directors:



Jennifer Eichholtz
CSC



Nathan Elton
University of Delaware
Career Center



Dr. Patricia Holmes Smith
Holmes Smith Consulting
Services, Inc.



Kathleen S. Matt, PhD
University of Delaware



Keisha Morris
Bayheath



Betsy Renzo
Delaware Law Related
Education Center



Joanna Staib
Delaware Workforce
Development Board



Connor Brown
L&W Insurance



AMBASSADOR SPOTLIGHT: **Mike Pfeifer**

» The Delaware State Chamber of Commerce's Ambassador Committee serves as outward-facing representatives of the organization with three key goals: fostering new relationships; engaging member businesses and the community as a whole; and amplifying the voice and mission of the State Chamber. Meet our featured ambassador: Mike Pfeifer, owner and founder of 1440 Film Company.

How long have you been in Delaware? What made you stay here despite working in a field where so many gravitate to larger markets?

My family moved to Delaware during my freshman year of high school. We moved around a lot when I was young, so Delaware is the place that feels most

like home to me. What's kept me here is the tremendous opportunity there is in the creative field (despite it being a smaller market). There are large brands that we've had the privilege of working with over the years, but there's also the tight-knit business community that comes with a smaller state.

What most excites you about the Delaware State Chamber of Commerce and its mission to bring parties together to solve problems, create jobs, promote business, and improve the quality of life for all Delawareans?

It's nice to know that I have a group in Dover that is advocating for businesses, both large and small. I don't have time to keep up on every issue, so knowing that the Chamber is there on our behalf is a

huge benefit for the business community. The events that the Chamber puts on are top notch and are a great tool to expand your network.

What's one piece of advice you would give to other State Chamber members?

Like all things in life, you get out of the Delaware State Chamber whatever you put into it. If you show up to events and get involved, I'm certain it will be time well spent.

What has been your favorite location to shoot at in Delaware and why?

Oh, that's a tough one! I really do love our beaches. Anytime we have a video shoot downstate I try to bring my family along.

Delaware Businesses Honored for Supporting Military and Veteran Talent

»» The Joint Military Affairs Committee (JMAC) of the Delaware State Chamber of Commerce and New Castle County Chamber of Commerce named the 2024 recipients of the Delaware Warrior Friendly Business Award: Courageous Hearts LLC and CSC. This honor recognizes businesses' efforts to support service members, veterans, and their families through workplace initiatives.

Courageous Hearts LLC (Under 50 Employees):

Courageous Hearts LLC, a business with three locations in Lincoln, Townsend, and Bridgeville, Delaware, specializes in psychotherapy with a unique approach. Courageous Hearts integrates horses into sessions led by licensed mental health professionals and certified equine professionals. With three team members possessing military-specific training and certifications, equine-assisted psychotherapy offers an experiential model to aid in the transition from military to civilian life.

"The Courageous Hearts herd is very honored to accept the Warrior Friendly Business Award. Our work is guided by a team approach and a core belief that everyone has the innate ability to find their own answers. Our duty is to guide service members, much like reins guide a horse, to return with honor," remarks Elena Fierro-Wise, military coordinator for Courageous Hearts. "Whether they are returning to military work, civilian life, navigating family transitions, or finding their way back to themselves,



our herd will be there. ... We continue to honor our military community by pridefully getting up each day and doing what we do. Thank you to our entire military family, known and unknown, here and gone."

CSC (Over 50 Employees):

CSC is the trusted partner of choice for more than 90% of the Fortune 500®, more than 90% of the 100 Best Global Brands®, and more than 70% of the PEI 300. They are the world's leading provider of global business administration and compliance solutions, specialized administration services to alternative asset managers across a range of fund strategies, transactions involving capital markets participants in both public and private markets, domain name system management and digital brand and fraud protection, and corporate tax software solutions.

"At CSC, we recognize that the experience and perspective that active

service members, military veterans, and their families bring are invaluable assets—fostering a culture of collaboration, respect, and diversity, ..." says Shana Hilliard, diversity and belonging program leader at CSC. "We're committed to creating an environment of belonging that not only acknowledges the sacrifices that these individuals have made, but also provides support, resources, and opportunities for their continued growth and success. I'd like to extend my heartfelt appreciation to the military veterans within our organization. ... Your unique skills, resilience, and leadership qualities, honed through military service and experience, contribute greatly to the success of CSC."

The honorees were honored at the JMAC's State of the Guard Address on Friday, February 23, which included the annual State of the Guard briefing to the community on current missions, operations, and people of the Delaware National Guard.

Name, Image, and Likeness

PARTNERING WITH STUDENT-ATHLETES FOR ADVERTISING AND PROMOTIONAL PURPOSES HAS PLENTY OF BENEFITS FOR BUSINESSES

BY ED LEFURGE III

»» For the first time ever, college student-athletes can now benefit from their name, image, and likeness (NIL). What does that even mean? In a nutshell, you as a business or product owner can tap into some of the most connected and dynamic individuals around for advertising and promotional purposes.

With their highlight plays, appearances on national/local television, or work in the community, student-athletes quickly build name recognition and a following on social media. Look at it this way, a

Delaware football student-athlete played in front of an average of over 19 thousand fans per game this past season – not to mention the thousands and even millions more on television. This access allows college student-athletes to become some of the best spokespeople and potential brand ambassadors out there.

Connecting with a university community and fans nationwide through student-athletes has become an easy way for businesses to reach large audiences. Through NIL, there are a number of ways you can utilize University of Delaware

student-athletes to promote your business. This could be through appearances/autograph signings, commercials, or social media posts, to name a few. The possibilities are ultimately endless.

Let's say you are a restaurant owner. You could pay a student-athlete for social media advertising and an appearance/autograph session at your restaurant. Or maybe you own a barber shop. You could offer student-athletes a free haircut for referrals made. Opportunities and compensation can be creative for all parties involved.

An easy way to connect with student-athletes is

through the Blue Hen Exchange. The Blue Hen Exchange is a student-athlete NIL business registry, custom-designed for businesses, donors, alumni, and any other interested NIL third-parties wishing to connect with student-athletes.

Registered businesses can search, filter, and initiate conversations with student-athletes to discuss an NIL deal. Once the NIL deal between a registered business and your student-athlete is completed, the business will use the Blue Hen Exchange to create a transaction that will produce a direct payment to the student-athlete.

The Blue Hen Exchange should be used if you are a business looking for in-kind NIL opportunities with student-athletes (ie. free product in exchange for promotion), or you know what activation or activity you want student-athlete(s) to complete in exchange for payment, with the capability to manage the execution of said work or activity. To learn more or connect with University of Delaware student-athletes, visit www.bluehens.com/exchange or email Kate Rudolph at rudolphk@udel.edu.



Ed LeFurge III is director of communications & creative services at University of Delaware Athletics.

Working to Close the College Completion Gap

DELAWARE STATE UNIVERSITY AND SALLIE MAE LAUNCH INNOVATIVE PARTNERSHIP TO HELP MORE STUDENTS GRADUATE



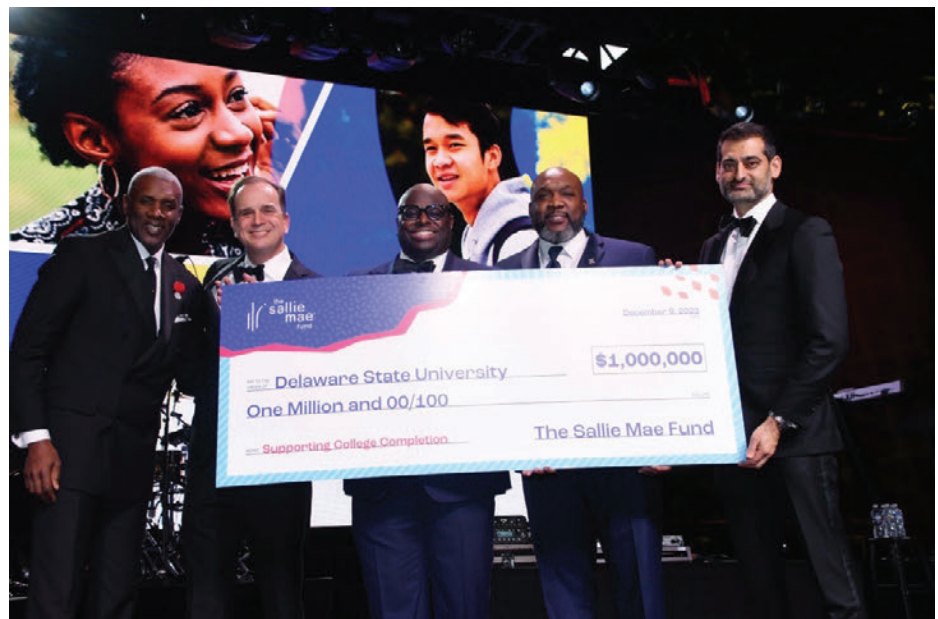
BY NICOLAS JAFARIEH

» Earning a college degree is one of the surest paths to a better life. Higher education increases wages and enables economic mobility for graduates. We know that those with a bachelor's degree typically earn 66% more – \$1 million more over their lifetime – than those with a high school diploma.

Getting students in the door of colleges and universities is important, but that has never been enough. We need to invest not only in college access but also in college completion.

Today, more than 40 million students have some college experience but no degree. Here in Delaware, that's more than 70,000 students. Typically, it's students of color who are more likely to experience obstacles that get in the way of finishing college. Removing financial barriers through increased grants and scholarships is one way to address these issues. In fact, one study found that every \$1,000 in grants provided to students increase their chances of college completion by 1.5 percent to 2 percent.

Public-private partnerships like the one recently announced between Delaware State University (DSU), Delaware's Historically Black College and University (HBCU), and Sallie Mae, a Delaware-headquartered education solutions company, will put more students back on the road to graduation. Guided by a collaborative, student-



centered and data-informed approach, the partnership will develop an innovative HBCU Persistence and Completion Program to help bring back and re-enroll students who have some college experience, but no degree.

The three-year, \$1 million pilot program will build on DSU's current near-completer program and endow a research fellow who will identify and study barriers to degree completion. The research will help advance policy recommendations and best practices that enhance student

re-engagement at DSU, HBCUs, and other institutions nationwide.

The program will also provide students with scholarships to address food and technology insecurities, in addition to tuition, fees, books, and transportation. Students will receive hands-on mentoring and advising. In fact, nearly a thousand students have already been identified for re-enrollment through this new program.

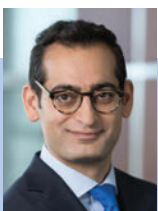
We know there is no better partner to lead this important initiative than DSU. DSU President Dr. Tony



One study found that every \$1,000 in grants provided to students increase their chances of college completion by 1.5 percent to 2 percent.

Allen, who also chairs President Biden's Board of Advisors for HBCUs, knows the important leadership role HBCUs play in higher education and our nation's workforce. DSU is already ranked among the top ten HBCUs in the country, with a proven track record of supporting students to degree completion. It was clear during Dr. Allen's most recent visit to Sallie Mae headquarters how aligned our organizations are in our drive to help students complete their higher education journeys.

HBCUs have played a crucial role in propelling Black and lower-income students toward economic prosperity for decades. Through this partnership we continue to foster, together, a future where every student, regardless of background, can not only access, but complete, higher education. It can be a model not only for Delaware, but for the nation.



Nicolas Jafarieh is the executive vice president at Sallie Mae.



Chair Message

BY MARIE HOLLIDAY, CPA



People are the key ingredient

to an organization's success. However, in the last several years, employers have struggled to hire and retain qualified employees. Factors such as low population growth and the retirement of the aging baby boomer generation have contributed significantly to this reduction in the workforce.

For instance, in 1957, the average number of births per woman was 3.8, but by 2022, it had decreased to approximately 1.7 births per woman. The outlook for the next decade isn't promising, given that the Baby Boomer generation, the largest segment of the US population, is set to reach full retirement age by 2030. How will employers address this impending labor shortage?

In the upcoming years, workforce development will play a pivotal role in every organization's employment initiatives. As organizations compete to hire a limited workforce, those investing in their employees will retain their team members. Our traditional education system, although important for the basics, cannot adequately prepare our workforce for the technological changes that will happen over a worker's lifetime. A new approach, with an emphasis on lifelong learning consistently over an employee's career, will become necessary. This "people first" approach to upskill workers will be critical for the long-term viability of an organization.

Workforce development demands a comprehensive approach from the business community. Chambers of

commerce, local governments, and the broader business community will all need to contribute to this effort.

An example of an innovative pre-employment workforce development initiative is Zip Code Wilmington. The demand for programmers in the banking and tech industries in Delaware far exceeded the supply of qualified programmers. These companies, which were some of the key employers in the state of Delaware, were crucial to the state's economy. Government officials needed to retain these businesses in the state and tried to encourage a California-based coding school to open a branch here in Delaware to meet the growing need. They were unsuccessful in their efforts, but undeterred in their mission.

Rather than give up, a nonprofit coding school was started in Wilmington. Zip Code Wilmington offers 12-week coding bootcamps with a curriculum that was developed by the future employers of these students. The employers have not only developed a pipeline of talent but have changed the lives of these students. The average earnings of the students before Zip Code were about \$34,000, but after Zip Code training, their average earnings increased to over \$76,000. Since Zip Code's inception in 2015, over 600 students have graduated, and over \$100 million in increased wages was earned by these graduates.

I truly believe a similar model can be developed in other industries. Who is up to the challenge?

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187th DELAWARE STATE CHAMBER OF COMMERCE ANNUAL DINNER

With 1,100 business, community, and government leaders gathered in one room, the Delaware State Chamber of Commerce's 187th Annual Dinner was an evening to remember. Quite simply, the success of our signature event came to fruition with the support of our sponsors, speakers, attendees, and distinguished guests joining us at the Chase Center on the Riverfront.

PHOTOS BY DICK DUBROFF / FINAL FOCUS PHOTOGRAPHY

Gary R. Stockbridge Honored with Josiah Marvel Cup

THE DELAWARE STATE CHAMBER OF COMMERCE awarded its prestigious Josiah Marvel Cup to Gary R. Stockbridge. Established in 1951, the Marvel Cup honors a Delawarean who has made an outstanding contribution to the state, community, or society. The State Chamber's highest honor is named in memory of the Honorable Josiah Marvel, who reorganized and served as the first president of the State Chamber in 1913. As a tradition, the recipient of the Marvel Cup is kept secret until the night of the dinner.

Gary Stockbridge spent nearly 40 years in the energy industry—almost 25 of them were in Delaware where he dedicated himself to bettering both his company and community. “He is someone who leaves a place better than he found it,” said Delaware State Chamber President Michael J. Quaranta.

“It is rare to find someone who possesses strong intellectual prowess with a heart of gold—I knew he was always someone to count on.”

—Ambassador Jack A. Markell

Stockbridge joined Delmarva Power in 1997 and was named region president of Delmarva Power in 2005 until his retirement in 2021. During his career, he served as vice president of customer care at Delmarva Power and held various positions related to operations, marketing, and customer service at Delmarva Power, PECO Energy, and Pepco Holdings—all part of the nation's leading energy provider, Exelon Corporation.

He served as board president for the Delaware Workforce Development Board, appointed by then-Governor Jack Markell; state chair of the Delaware Employer Support of the Guard and Reserve (ESGR); board president of the United Way of Delaware; chair of the Vision Coalition of Delaware; board chair of Junior Achievement of Delaware; and chair of the advisory boards for the Girl Scouts of the

Chesapeake Bay and Kingswood Community Center. He also served on the board of the Delaware Business Roundtable.

“It is rare to find someone who possesses strong intellectual prowess with a heart of gold—I knew he was always someone to count on,” said Ambassador Jack A. Markell.

Notably, Stockbridge was dedicated to Delaware's business community through his involvement with the Delaware State Chamber of Commerce. He joined the Board of Governors in 2005 and moved to the Board of



Rhianna and Dylan Stockbridge, Gary's children, accepted the award on his behalf.

Directors in 2014. Stockbridge served as the organization's board chair in 2018 and 2019. He is credited with launching the Joint Military Affairs Committee, which is a partnership between the Delaware State Chamber and New Castle County Chamber that brings the business community and the Delaware National Guard together to connect and support service members and their families.

“Anyone who knows Gary would describe him as genuine,” summarized Cerron Cade, director of Delaware's Office of Management & Budget. “His enthusiasm is infectious.”



Dick DiSabatino Award Presented to Robert L. Byrd

IN A SURPRISE ANNOUNCEMENT at the 187th Annual Dinner, the Delaware State Chamber of Commerce presented The Honorable Robert L. Byrd with the esteemed Dick DiSabatino Award, which was established in the mid-1990s to recognize significant contributions to shape opinion and public policy in the state of Delaware.

“It’s a universal truth in Delaware politics that when you need advice, you call Byrdie,” said President Joe Biden in a congratulatory letter to Byrd. 2024 marks Byrd’s 50th legislative session. Byrd has spent a lifetime in Delaware politics, having grown up with his mother—Helen G. Byrd—involved in politics. He ran for the Delaware House of Representatives in 1974 and at that time was the youngest person ever elected to the Delaware General Assembly. During his tenure in the House, his colleagues elected him to serve as majority whip.

Considered a “Jedi Master of government arts,” some of his most notable achievements include the legalization of slot machines and his involvement in one of the state’s most important pieces of legislation, the Delaware Financial Center Development Act of 1981 which created over 40,000 jobs and established Delaware as a financial hub.

After serving in the General Assembly, Byrd became a lobbyist for the Delaware State Chamber of Commerce in 1977 until he moved into private practice at Wood Byrd & Associates in 1987, and ultimately

starting his own government relations firm—The Byrd Group, now ByrdGomes—in 2009, where he has represented several nonprofit agencies. Byrd is still very active with the Delaware State Chamber of Commerce, serving on and chairing multiple committees. He has also sat on the Board of Governors since 1993.

“It’s a universal truth in Delaware politics that when you need advice, you call Byrdie.” —President Joe Biden

“The Dick DiSabatino Award has always been given to a leader—regardless of party—who always puts Delaware first ahead of any political or personal gain,” summarized Governor John Carney. “For the past half-century, nobody has been better than Bob Byrd in developing solutions to public policy problems. He always puts the best interests of the State of Delaware first, and the business community and his clients second. And it’s never been about him. He’s always been motivated to do what’s best for Delaware.”

Keynote Speaker

Local Innovation, Global Impact

MR. HERVÉ HOPPENOT, chairman and chief executive officer of Incyte, opened his presentation with his intentions for the evening: to educate the crowd on what's going on behind Incyte's walls. "Our goal is relatively simple. What we are trying to do is change the practice of medicine," Hoppenot explained. "Now, it's an ambitious goal, but we do it by providing physicians with new products that do not exist, developing them, and making them available."



Since Incyte's foundation in 2002 in Wilmington, the company has grown from employing twenty scientists, chemists, and biologists at the DuPont Experimental Station to employing over 2,500 worldwide, transforming into a global organization with a robust portfolio of treatments across Oncology and Inflammation & Autoimmunity. Incyte currently has employees in North America, Europe, and Asia.

Incyte presently has eight products commercially available for use, used to treat various forms of cancer, autoimmune diseases, and dermatological conditions. Hoppenot highlighted one drug, listed under the brand name Zynyz. Every biologically-created drug must follow its generic name with a unique four-letter code, to which Zynyz's is retifanimab-dlwr. Those last four letters are the key; a slight nod to the state in which the product was made. Hoppenot emphasized with pride that this is the first drug named after a state – another first for the First State.

Hoppenot proudly shared that over two million people worldwide

have been treated by Incyte's products.

The process, however, is not an easy one to complete; it takes, on average, 10+ years to develop such products. Incyte currently has twenty-four new compounds at some stage in this process. These compounds are designed to treat blood, skin, liver, GI, lung, head and neck, and endometrial cancers; and vitiligo, eczema, and rare skin conditions. There are also several partner programs focused on fighting rheumatoid arthritis, COVID-19, alopecia areata, and more.

Hoppenot also emphasized how impactful helping the community has been for

Incyte. They are active with many groups that are dedicated to helping the community at large, including the Cancer Support Community of Delaware, the B+ Foundation, and the Cancer Care Connection. "I must say, the activities of these groups ... are incredible," said Hoppenot. "And when you see the number of patients who are struck by cancer and end up in all kinds of difficult situations, you realize how small things can solve big issues."

He closed his remarks with a final call to action. "Our commitment for the future is simple because a lot of it is simply continuing what we are already doing; we are creating and testing around 20,000 new products every year," concluded Hoppenot. "We will also work on making Delaware a center for BioPharma innovation, not just with Incyte, but with other companies. ... It is really important for us as a company, because having colleagues doing the same thing as us is clearly going to help, but also because it can solve big health issues around the world."



Board Member of the Year

EACH YEAR, a board member is recognized by State Chamber staff as Board Member of the Year. Jason Gonzalez, senior manager of government affairs at DuPont, is this year's honoree for his advocacy for the organization and its staff. He has been a member of the DSCC Board of Governors since 2017 and joined the Board of Directors in 2019.



Governor

Building a Stronger Delaware

GOVERNOR JOHN CARNEY opened his remarks of the evening with a message of gratitude towards the business community's effect on the state: "The fact is that good jobs solve a lot of problems: they help families put food on the table, pay their mortgage, save for college and retirement, sock away money for vacations, and make sure we can fund our state government."

He focused his comments on Delaware's workforce and the need to provide the necessary skills to Delawareans so they can fill available jobs. He emphasized the fact that there are 30,000 job vacancies in the state, but only 21,000 people looking for work. "Economic development is a team sport, and we need everybody at the table working together to be successful," he stressed.

"1,100 of our best friends are here in the room tonight. Thank you to the State Chamber for bringing us all together."

— Governor John Carney

He highlighted a few initiatives and partnerships being done to combat this issue, including:

- The creation of the Delaware Prosperity Partnership, a public-private initiative to attract, grow, and retain businesses to Delaware
- The formation and funding of NIIMBL and SABRE, both research projects occurring at the University of Delaware's STAR Campus
- Working with Delaware Technical Community College and other organizations to expand training programs throughout the state
- Investments allocated towards early childhood education, affordable childcare for working parents, and teacher salary increases

Carney also mentioned how it has been a goal to diversify Delaware's economy – especially the innovation and science and technology sectors. With a nod to the evening's keynote speaker, Mr. Hervé Hoppenot, he said: "These companies are driving the future of our economic growth and are making things here in Delaware. No Delaware company embodies that spirit of innovation more than Incyte. I want to recognize Hervé and his team for their commitment to Delaware. They are one of the best success stories we have."

DSCC Welcomes New Board Members in 2024

THE DELAWARE STATE CHAMBER OF COMMERCE has welcomed new members of Board of Directors and Board of Governors.

Members joining the Board of Directors are:

W. Douglas Mokoid, Delmarva Power
David A. Tam, MD, MBA, CPHE, FACHE, Beebe Healthcare

The following business leaders were elected to the State Chamber's Board of Governors:

Desa Burton, Zip Code Wilmington
Terry Glebocki, Delaware Park Casino & Racing
Cathy Kanefsky, Food Bank of Delaware
Melissa Kenny, ShopRites of Delaware
Robert McGuckin, Verizon
Mike Tatoian, Dover Motor Speedway
Chip Rankin, MilliCare

“On behalf of the Delaware State Chamber and its board, I would like to thank each and every one of you for attending the Delaware State Chamber of Commerce’s 187th Annual Dinner.” — Board Chair Marie Holliday



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Revitalizing Lower Hilltop

How the Wilmington Land Bank is restoring hope and homeownership in city neighborhood **BY JIM DONAHUE**

NORMAN MERCADO has lived in Wilmington's Lower Hilltop community—an eight-square-block area between the busy 4th Street corridor to the north, Pleasant Street to the south, and Van Buren and Franklin Streets to the east and west—for 45 years. In that time, he's seen many of the neighborhood's early 20th century rowhomes abandoned by owners or their descendants, left to the elements by absentee landlords, boarded up by the city for back taxes, or targeted by squatters for criminal activity.

"It's hard to feel good about your neighborhood when what you see is boarded up doors and windows and people you don't know doing things you don't want to know," Mercado says.

But that was then. Today, Mercado says things are looking up in Lower Hilltop, a majority-Hispanic and African American community. And he credits the Wilmington Neighborhood Conservancy Land Bank (the Land Bank) and its Lower Hilltop Affordable Housing Initiative for the progress.

"Things haven't looked this positive in a long time," he adds.

The Land Bank was created as a nonprofit by state legislation in 2016. The goal was to return the city's dilapidated, abandoned, and delinquent properties to productive use. Under Mayor Purzycki, the city invested \$1 million in 2022; later that year the state kicked in an additional \$850,000. More recently, M&T Bank posted \$250,000 in support of the initiative. The Land Bank acquires properties from owners, tax sales, and donations. From its founding, it has acquired and repurposed 359 properties across Wilmington. But the Lower Hilltop Affordable Housing Initiative is the Land Bank's most intensive initiative to date.

Above: Lower Hilltop resident Norman Mercado, joined by Governor John Carney and Bud Freel from The Wilmington Neighborhood Conservancy Land Bank. Right: A Property in Lower Hilltop that was renovated by The Land Bank.



“The Lower Hilltop Affordable Housing Initiative provides a significant opportunity to address the need for affordable housing while also transforming a proud community. And the best part is, the project puts residents first.” — Governor John Carney

Led by Charles “Bud” Freel, a former State Representative and Wilmington City Councilman, with support from Land Bank Director of Operations, Ray Saccomandi, the Lower Hilltop Initiative has so far, as of December 2023, acquired 31 properties in the neighborhood. Seven have been rehabilitated and sold to first-time homebuyers, 12 are slated for renovation and sale in 2024, and seven more are in the planning stage. Renovated homes are selling for between \$150,000 and \$180,000.

“The Land Bank is deleting vacant eyesores and revitalizing this community,” says Freel, “but what we’re really creating is affordable homeownership opportunities for first-time homebuyers.”

Freel pushes back against the idea that the Land Bank is gentrifying the area. “It’s the opposite,” he explains. “The Land Bank is making it possible for individuals and families to own what is effectively a brand-new home, at an affordable price, in the heart of the city.”

Governor Carney agrees. Following a recent two-hour tour to witness the Land Bank’s work in Lower Hilltop, the governor said, “The Lower

Hilltop Affordable Housing Initiative provides a significant opportunity to address the need for affordable housing while also transforming a proud community. And the best part is, the project puts residents first.”

Freel says the impact of the Lower Hilltop Initiative extends beyond the neighborhood. Most of the renovation work is being done by minority contractors and diverse suppliers whose commitment to the work can be seen in their craftsmanship.

Today, looking at the neighborhood he’s called home for nearly a half century, Norman Mercado is sold on the Land Bank’s Lower Hilltop Initiative. “With fewer renters and more homeowners, Lower Hilltop is once again a desirable place to live in Wilmington. I call that a win-win.” ■

Visit <https://wilmingtonlandbank.org> to learn more about the Wilmington Neighborhood Conservancy Land Bank.

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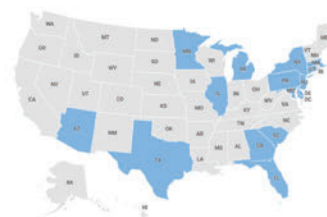


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A New Vision for Downtown Dover

Transforming Delaware's Capital City through collaborative design

BY MICHAEL S. MCCLOSKEY, AIA, LEED AP, BD+C

IN AN AMBITIOUS MOVE set to redefine the urban landscape of Delaware's capital, Bernardon has been working alongside the Downtown Dover Partnership (DDP) and a coalition of planners and developers, including Mosaic Development Partners and Kimley-Horn, to introduce the Capital City 2030 plan. With a primary objective to inject vibrancy and economic vitality into Downtown Dover, Capital City 2030 exemplifies the synergy of collaborative design, planning, and community engagement. With a substantial potential investment of over \$500 million, this project is set to elevate Dover into a thriving regional destination by seamlessly blending modernity with its rich historical tapestry.

The initiative began with a comprehensive listening campaign that engaged over 800 stakeholders, including residents, business owners, and public officials. By taking an inclusive approach, the project team tapped into the community's feedback to identify important concerns and aspirations that played a pivotal role in shaping the project's direction. As a result, the plan addresses both the immediate needs of Dover's downtown and creates a foundation for sustainable growth and development.

The plan envisions nearly 1,000 new residential units, a boutique hotel, centralized parking solutions, modern architectural elements that respect its history, and a revitalization of existing buildings within the downtown core. It has been carefully designed to be economically feasible and can be launched and implemented within a 7-year timeframe.



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“The proposed enhancements align with Bernardon’s design philosophy, emphasizing our dedication to creating inherently people-first urban environments. By incorporating elements such as broader sidewalks, enhanced tree infrastructure, lively storefronts, outdoor seating, and traffic calming measures, we aim to foster a lively and inviting downtown core. Our vision is to encourage foot traffic down Lookerman Street, cultivating a vibrant atmosphere that welcomes residents and visitors alike,” said Michael S. McCloskey, AIA, LEED AP, BD+C, vice-president of Core States Group, who leads the Bernardon Division.

To help facilitate this plan, the DDP outlined a series of incentives and financial tools, including Tax Increment Financing (TIF), designed to attract and maintain businesses. With the goal of expediting the progression of development, streamlined government approvals and



The proposed enhancements align with Bernardon’s design philosophy, emphasizing our dedication to creating inherently people-first urban environments.

financial incentives have been put in place to ensure that projects aligned with the DDP’s vision can materialize.

Governor John Carney’s recent announcement of a \$25 million investment by the State of Delaware toward the downtown revitalization underscores the state’s commitment to Dover’s future. This funding, earmarked for critical infrastructure projects and the development of key properties includes: Essential water and wastewater infrastructure upgrades; a six-story mixed-use development at 120 South Governors Avenue with residential units; a community grocery store and daycare; and a multilevel transportation center that will provide parking, a bus stop, bike share, and EV charging stations to support downtown businesses and the new residential complex.

Capital City 2030 propels Dover toward urban revitalization, championing the values of the community, connectivity, and sustainability. By reimagining Dover’s downtown as an animated hub for commerce, culture, and vibrant living, this groundbreaking plan establishes an optimistic blueprint for a future where Dover thrives. At Bernardon, we are not just witnesses, but enthusiastic participants in this transformative journey over these next six years. ■



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Michael S. McCloskey, AIA, LEED AP, BD+C is vice president and a principal at Bernardon. A division of Core States Group, Bernardon is recognized as one of the top 100 design firms in the Mid-Atlantic region and among the top 300 architecture firms in the United States.

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Is Your Business Ready?

New Beneficial Ownership reporting requirements

BY KEVIN SANOK, EA, MSA

BUSINESS OWNERS need to know that CTA, BOI, and FinCEN are important acronyms corresponding to new reporting requirements to help fight financial crimes. The 2021 bipartisan Corporate Transparency Act (CTA) mandates that corporations, including limited liability companies, partnerships, and other similar entities doing business in the United States, must report their Beneficial Ownership Information (BOI) to the Financial Crimes Enforcement Network (FinCEN), a Bureau of the US Department of the Treasury.

The data shared by the reporting companies will enable FinCEN to create a secure, non-public database that law enforcement and financial institutions can access to investigate and prevent financial crimes.

According to FinCEN's website, this database will "provide essential information to law enforcement, national security agencies, and others to help prevent criminals, terrorists, proliferators, and corrupt oligarchs from hiding illicit money or other property in the United States."

FinCEN considers beneficial owners:

- Someone who, directly or indirectly, exercises substantial control over an entity or owns 25% or more of the ownership interest
- A person who holds a fiduciary position within a trust structure owning an interest in a reporting company
- An investor who "holds shares indirectly, through a bank or broker-dealer. Beneficial owners holding their shares at a broker-dealer or bank are sometimes said to be holding shares in 'street name.' The majority of US investors own their securities this way," according to the Securities and Exchange Commission Investor website

Each reporting company must submit four pieces of information on each of its beneficial owners:

- Full legal name
- Date of birth
- Home address
- Unique identifying number and issuing jurisdiction (such as a secretary of state) from an acceptable identification document

The data shared by the reporting companies will enable FinCEN to create a secure, non-public database that law enforcement and financial institutions can access to investigate and prevent financial crimes.

Companies created on or after January 1, 2024, must also report the company applicant. This is the person primarily responsible for filing the formation or registration document of the reporting company.

The formation date of a company impacts when they must file with FinCEN. Companies formed before January 1, 2024, have until January 1, 2025, to file. Companies formed during 2024 must file their report with FinCEN within 90 days of formation along with the four pieces of information mentioned above and document images for company applicants. The FinCEN report must include details on the reporting company, beneficial owners, and the company applicants. Companies formed after January 1, 2025, must file within 30 days.

The BOI report only needs to be submitted once unless the filer needs to update information. If changes are required, the reporting company must file an updated report within 30 days.

The CTA includes penalties for non-compliance, such as a \$500 per day fine and possibly up to two years in prison.

As with most things, there are exceptions, and FinCEN lists 23 of

them. The most noticeable being that “large operating companies with more than 20 full-time employees, more than \$5,000,000 in gross receipts or sales, and an operating presence at a physical office within the United States” are exempt from the reporting requirement as well as very small companies, such as sole proprietorships, since they don’t register in the first place.

Small business owners must pay heed to these new requirements. Make sure to contact your tax professional for further guidance. ■



Kevin Sanok, EA, MSA is a manager at Whisman, Giordano & Associates and has nearly 15 years of accounting experience. His specialties include taxation C-Corporations, fiduciaries, high-wealth individuals, not-for-profit organizations, partnerships, and S-Corporations.



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Healthcare Workforce, Equity and Access

The three keys to a healthier Delaware

BY BRIAN FRAZEE

THE SECOND LEG of the 152nd Delaware General Assembly is underway, and the Delaware Healthcare Association (DHA) – representing hospitals, health systems and health-related organizations – is advocating for policies that help Delawareans achieve optimal health. To this end, we are prioritizing strengthening Delaware’s healthcare workforce, advancing health equity, and ensuring access to care.

Bolstering the healthcare workforce is critical to our state. Delaware’s population is growing rapidly and is aging — Delaware is the fifth-oldest state in the nation. These factors will continue to increase demands on the state’s healthcare infrastructure. At the same time, Delaware faces a healthcare workforce shortage. The First State’s hospitals are doing everything possible to recruit and retain doctors, nurses, and other providers.

DHA is also working collaboratively on strategies to support today’s workforce while also developing a future pipeline of healthcare professionals to meet Delaware’s evolving care needs in the future.

Advancing health equity is a top priority for the Delaware Healthcare Association and our members. Hospitals play a vital role in ensuring equitable access to care for all Delawareans. DHA is launching a new Health Equity Council in 2024 to help inform the internal and external policies that will reduce healthcare disparities and promote health equity in Delaware. DHA will also lead and support initiatives that enhance diversity, equity, and inclusion within Delaware’s healthcare systems and beyond. Some of these initiatives include providing health coverage to populations without access to such coverage.

Facilitating access to care means ensuring that every individual in our state receives essential care precisely when it is needed. Delaware hospitals are committed to delivering top-tier care to all those they serve. In the absence of a government-run hospital, Delaware’s nonprofit hospitals play a vital role as a much-needed safety net, extending treatment to all patients, regardless of their ability to pay. They foster access to care within their

communities through various means, including primary care, school-based health centers, mobile health units, and more. Regrettably, unprecedented financial challenges loom over nonprofit hospital missions due to soaring labor, medical supply, and increasing drug expenses. Despite these hurdles, DHA is championing policies that ingeniously enhance access to care, addressing today’s unique challenges.

The Delaware Healthcare Association looks forward to working with the Carney Administration, legislators, and stakeholders to address the workforce, health equity, and access needs of the state as we collectively strive to achieve a healthier Delaware. ■



Brian Frazee is the president and CEO of the Delaware Healthcare Association. He joined DHA in October 2023 after eight years with the Maryland Hospital Association. Learn more at www.deha.org



Navigating the Medicare Maze

Why you need a concierge at your helm

BY MEG MCGINN

FOR MANY SENIORS, Medicare feels less like a safety net and more like a treacherous ocean. Lured by the siren song of low premiums and extra perks, Medicare Advantage plans can suddenly reveal hidden reefs of limited networks and potential coverage restrictions, leaving you stranded like Richard Timmins. Richard's story—highlighted in a recent NPR article¹ chronicling how he was trapped in a web of pre-authorizations and facing limited specialist access after his melanoma diagnosis—is a chilling reminder of the pitfalls lurking beneath the surface.

This is where the invaluable lighthouse of Osprey Advisor's Medicare concierge services comes into view. Osprey's professional advisors aren't just one-time seminars offering fleeting glimpses of a map; they're your personal captain, guiding you through the ever-shifting tides of Medicare and its plans.

Unveiling The Medicare Mysteries:

Imagine a personalized chart, meticulously crafted to navigate the complex currents of Medicare, Medicare Advantage, Medigap plans, and supplemental insurance. That's what Osprey's Medicare concierge service offers. Licensed professionals work closely with you, untangling the jargon and ensuring you understand the intricacies of your options. No more drowning in information overload – your concierge is your patient translator.

Charting a Course to Optimal Care:

With your needs clearly mapped, your Osprey concierge charts a course to optimal care. This includes:

- Medicare 101: Dive deep into the program at your own pace, understanding the language of Medicare and making informed decisions.

- **Needs Assessment:** Like a seasoned navigator, your Osprey concierge identifies your health risks, lifestyle, and priorities, plotting a course tailored to your individual goals.
- **Enrollment Expertise:** Equipped with knowledge and confidence, you, alongside your Osprey concierge, choose the optimal plan, ensuring smooth sailing through the enrollment process.

Your Lighthouse in Turbulent Times:

But your Osprey concierge doesn't abandon ship once you set sail. They're your constant beacon, providing ongoing support and answering questions as you navigate the sea of healthcare. This is crucial for managing chronic conditions, facing unexpected health challenges, or simply finding your way through the ever-changing insurance landscape.

Think of your Osprey concierge as your advocate, ensuring you receive fair treatment and access the care you deserve. Whether it's weathering the storm of claim denials or finding safe harbor amidst confusing paperwork, they're there to guide you through the rough waters.

Investing in Peace of Mind:

While there may be an associated cost, the value of a concierge service goes far beyond the price tag. The peace of mind they offer, the improved health outcomes they facilitate, and the reduced stress they alleviate are

priceless for seniors and their families. For someone like Richard, an Osprey concierge could have been the difference between feeling lost and confident, ensuring timely and appropriate care during his cancer diagnosis.

As the complexities of Medicare grow, the need for personalized guidance becomes increasingly clear. Medicare concierge services bridge this gap, offering seniors a lifeline of support and knowledge. They transform into your personal navigator, steering you towards informed choices, optimal care, and ultimately, peace of mind in the often-turbulent sea of healthcare. So, set sail with confidence, knowing your Osprey Advisors concierge is by your side, guiding you towards a smoother, healthier journey on the Medicare seas. ■

1. <https://npr.org/2024/01/07/1223353604/older-americans-say-they-feel-trapped-in-medicare-advantage-plans>



Meg McGinn is president of Osprey Health, LLC, a nationally licensed healthcare consulting firm that has measurably raised healthcare/plan assurances for businesses, individuals, and seniors across 38+ states.

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Making Mental Health a Workplace Priority

BY NICK MORIELLO



MENTAL HEALTH has been top of mind – no pun intended – now more than ever. During the pandemic, we saw a variety of challenges emerge. Some of us had to learn to separate “home” from “office”, while others had to handle the stress of being in the field, but with safety protocols that could feel disruptive. According to the National Alliance on Mental Illness (NAMI), more than half of Americans reported that COVID-19 had a negative impact on their mental health.

Globally, depression and anxiety disorders cost the economy \$1 trillion each year in lost productivity and people with serious mental illness have an increased risk for chronic disease, like diabetes or cancer.¹ Highmark data shows that members who have been diagnosed with a behavioral health condition and at least one chronic condition have health care costs that are two to three times the amount of a member with no diagnosis.

When it comes to the workplace, we are trying to serve the distinct health needs of five generations, juggling remote or hybrid environments, and managing rising costs for both business and life. Compounding the issue of mental health, NAMI reports that the average delay between symptom onset of a mental illness and treatment is 11 years. That’s over a decade for a situation to decline, incur higher costs, and impact your company. There is no question that we must integrate mental health care into our business decisions, though the question may be “How?”

Things to consider might be what work-life balance means to your company and defining it as part of your formal policy, getting feedback from team members about workplace culture and the aspects they’d keep or change, and the types of resources you could provide as employee benefits that both retain and attract talent.

Investing in health coverage that includes mental and behavioral health is a positive way to influence wellness, and in turn productivity, morale, and even attendance. While in-person care is critical, virtual options have made access to care much easier, while also decreasing wait times and reducing stigma. In response, Highmark has expanded the number of access points to behavioral health care by 40 percent for members, and the health industry at large is seeing a variety of innovations emerge that address the increase in need and create customized experiences.



Whether it’s artificial intelligence that uses data to predict the onset of certain symptoms, the ability to receive medication prescriptions from a virtual visit, disability accessible designs, or condition-specific assistance, there are mental health solutions that can help your business, bottom line, and best asset – your people. The Chamber can get you connected with benefits professionals throughout the state who can answer any questions you may have about caring for your teams. ■

1 <https://www.nami.org/mhstats>

2 <https://www.nami.org/NAMI/media/NAMI-Media/StateFactSheets/DelawareStateFactSheet.pdf>



Nick Moriello is the president of Highmark Blue Cross Blue Shield Delaware. Learn more about Highmark’s mental health offerings at www.highmarkbcbsde.com.

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Expanding Access to Employer-Based Primary Care



Offering affordable, accessible, and convenient care to your employees where they work enhances their health and productivity **BY DAVE REPSHAS**

IN THE EVOLVING LANDSCAPE of employee benefits, employer-sponsored primary care options have emerged as a strategic investment for organizations. Primary care covers a range of prevention, wellness, and treatment services for common illnesses. These services, located on-site or near the workplace, benefit employees' health with:

Improved Access to Care: By providing convenient access to health care, employer-based health services reduce barriers to seeking care. Employees can address health concerns promptly without disrupting their work schedules.

Timely access to primary care can prevent minor issues from escalating into major health problems, reducing absenteeism and improving overall workforce productivity.

Enhanced Quality of Care: Employer-sponsored health services focus on preventive care, chronic disease management and wellness. Regular check-ups, screenings and health coaching contribute to better health outcomes.

Clinicians build long-term relationships with employees, leading to personalized care and continuity.

Cost Savings for Employers and Employees: By offering primary care services on-site, employers can reduce health care costs by decreasing spending on preventable emergency department, urgent care, and hospital visits. Earlier interventions and management of chronic conditions help conserve financial resources. In some cases, our virtual primary care program can be free to insured clients, or using a per-member, per-month flat fee membership model for predictable budgeting.

Employees benefit from lower out-of-pocket expenses, such as reduced copayments and deductibles.

Increased Satisfaction: Employees appreciate the convenience and



personalized attention of employer-based primary care. Short or no wait times, familiarity with providers, and integrated services contribute to high patient satisfaction.

Productivity Gains: Healthy employees are productive employees. By addressing health needs promptly, employer-sponsored primary care can minimize time away from work due to illness.

Preventive measures, such as vaccinations and health education, further enhance productivity by preventing downtime from preventable illnesses.

Revolutionizing Health Care for Your Workforce

ChristianaCare offers fully customizable support packages in patient education, vaccinations, wellness campaigns, and other services to help

strengthen the health of your workforce. Our affordable and flexible options provide more accessibility and cost-effective health care for your employees and their families.

Integrated primary care: ChristianaCare can help clients reach their health and wellness goals with custom, on-site, or nearby health centers that provide direct, integrated primary care. When needed, we can help patients navigate into our world-class health system, ensuring the care journey of each patient is simple, individualized, and comprehensive.

Virtual primary care: In the dynamic world of health care, virtual primary care has become a game-changer. ChristianaCare, a trailblazer in this field, offers a comprehensive approach through its Center for Virtual Health with:

- Personalized care from providers you trust.
- Preventive care and education for your employees' well-being.
- Point-of-care testing with convenient diagnostics and laboratory services.
- Remote patient monitoring for streamlined attention to blood pressure, glucose levels, COPD, and asthma.
- Vaccination campaigns to protect your employees from flu, COVID-19, and pneumonia.
- Privacy through virtual provider video visits and secure messaging.

Virtual primary care led to a remarkable 31% decrease in urgent care visits and a 16% decrease in emergency room visits among employees using primary care services, as shown in 2022 data from the Center for Virtual Health.

ChristianaCare's virtual primary care isn't just about video calls. It's a comprehensive approach to care with:

Primary and Specialty Care Physicians: Expertise across medical fields for comprehensive care.

Nurses and Care Managers: Coordinated care and personalized attention.

Social Workers: Addressing social determinants of health.

Clinical Pharmacologists: Optimizing medication management.

Behavioral Health Professionals: Prioritizing mental well-being.

Patient Digital Ambassadors: Navigating the virtual care experience.

Thriving Employees, Thriving Business

A healthy workforce fuels business success. When employees thrive, so does the organization. Affordable primary care services empower employees to achieve their goals and power your business to achieve yours.

Investing in primary care services is an investment in a healthier, more productive workforce. ChristianaCare is poised to be your partner in achieving organizational success through exceptional health care.

Remember: Take care of your employees, and they will take care of your business.

For more information about how to build a custom program for your employees, visit www.ChristianaCare.org/ForBusiness or contact us at highvaluecare@christianacare.org. ■



Dave Repshas is director of business health solutions at ChristianaCare.

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Engage your Workforce

How career pathing and continuous learning can benefit your employees **BY BONNIE MONYCH**

GONE ARE THE DAYS of the typical employee career path. It used to be all about climbing the corporate ladder, which had specific rungs and a clearly defined path. Now, more people are working from home and growth options don't seem as visible.

Also, some employees just aren't interested in learning something new to climb the ladder. This can lead to complacency not just with employees, but within your company. Defining career paths as well as instituting a continuous learning culture is key to keeping your company competitive.

Discover when career pathing is most useful

While it's good to map career paths for employees and keep them engaged, certain situations can make career pathing even more valuable.

For example, if your organization needs people for hard-to-find positions, such as data scientists, or people with specific certifications, like social workers, career pathing is ideal. That's because you can set up an internal pipeline just for those careers. Plus, career pathing can be beneficial when advancing team members from entry-level and junior roles.

Also, consider the recruiting advantages when clear-cut career maps are

in place. If candidates see room for growth, it can help them visualize their future with your company for the long haul.

5 tips for planning employee career paths:

1. Get familiar with the career paths available in your company. Start by looking at your organization chart and explore the many different roles.
2. Make sure your career pathways are as fair and consistent as possible across the board. Look at your company's compensation policy as you map paths.
3. Lean on your HR team for help so you can determine the training and support necessary for each pathway.
4. Remember, career paths aren't always a straight line. Sometimes employees may want to make a lateral move.
5. Realize an employee's career path can have a ripple effect – how will moving them affect the rest of the company?



Create a learning culture

Continuous learning is key for employees who want to progress on their career path. That's why building a learning culture is essential for helping your team surpass their current capabilities.

Here's how:

- Demonstrate your company's commitment to learning: From including it in job descriptions to your core company values, your dedication to learning should be crystal clear.
- Provide easy access to training: Webinars, online training, onsite resources, and more are all great ways to help employees get the educational resources they need.
- Encourage peer learning: It's sometimes easier to learn from peers. Promote internal knowledge sharing and encourage your people to pair up.
- Support mentorships: Passing along knowledge from more seasoned employees to other team members is a must – especially as employees move forward on their career path. A solid mentorship program is essential.

The typical corporate ladder concept may be fading, but career fulfillment hasn't. By defining career paths, fostering a learning culture and supporting individual goals, you empower your employees to grow with your company. ■



Bonnie Monych, CPC, CM, is a Performance Specialist at Insperty, a professional employer organization offering scalable HR solutions.



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Connecting the Dots

Bear's Dot Foods looks to hire—and inspire—the next generation

BY JOE LITTLE

FOR MANY DELAWARE HIGH SCHOOL SENIORS, choosing which post-graduation path to embark upon can be a stressful process. But one Bear business might have just the ticket—or more of a passport, really—to make this daunting choice a little easier.

At Dot Foods, we are proud to offer Passport to Dot—an experiential learning program geared specifically toward graduating high school seniors looking for their first professional “foot in the door” with a major player in the supply chain industry.

Open to students of at least 18 years of age, the Passport to Dot program offers students the chance to kick off their professional career in a field of their choosing while learning the innerworkings of business and industry. Participants will work closely with their peers as well as Dot’s management and leadership over the course of the program.

Passport to Dot is highly customizable depending on the participant’s preferred field of study. Various Dot Foods locations, including our Bear distribution center, offer opportunities in sales, marketing, information technology, accounting, and more.

“We are proud of what this program has become. It has introduced us to some incredible young men and women, and we hope it continues to grow. It’s just one of the many ways we can proudly support the communities we serve,” said Nakishia W. Bailey, human resources manager for Dot Foods’ Bear, Delaware location.

Passport to Dot is not a sit back and observe type of gig. Participants aren’t spending their days twiddling their thumbs or fetching coffee—for anyone other than themselves, that is. For every program participant, Passport to Dot provides a positive, hands-on work environment complete with real challenges, real opportunities, and yes, real money.

And that’s just the beginning.

Many graduates of the Passport to Dot program have gone on to join Dot’s growing team—both in Bear and throughout North America—in a variety of professional, full-time positions. We’ve found this program to be invaluable when it comes to our recruiting and workforce development efforts, and it just gets bigger every year.

One of the major perks of Passport to Dot is that it’s perfect for every student no matter what’s on their after-graduation radar. For college-bound



students, it provides the flexibility to pick up hours, grow a professional network, and make some money in between classes. For students choosing to go straight into the workforce, Passport to Dot offers a first step toward a rewarding full-time career in the supply chain industry.

For more information on Dot Foods or the Passport to Dot program, visit www.Careers.DotFoods.com/Passport-To-Dot. ■



Joe Little is general manager of Dot Foods’ Bear, Delaware location. Founded in 1960, Dot Foods is North America’s largest food redistributor. Dot operates distribution centers in 15 North American cities and employs 7,000 people.



GOODWILL

OF DELAWARE AND DELAWARE COUNTY



At Goodwill we provide a hand up, not a hand out, to empower people to develop skills that will lead them through long and rewarding careers. We support public and private sector employers with a diverse, work-ready talent pool.

OUR WORKFORCE DEVELOPMENT programs include:



GOODWORKS RETAIL TRAINING

12-week work-based learning program to prepare students with disabilities for careers in retail, hospitality, banking and manufacturing.



SUPPORTED EMPLOYMENT

1:1 job support services for adults with disabilities to help them thrive in their careers at Goodwill.



RE-ENTRY SUPPORT

Intrapersonal and digital skills coupled with work-based learning to prepare justice involved citizens for the workforce in a supportive environment.



SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM (SCSEP)

Support services, training and connection to paid, part-time work experience for eligible New Castle County, DE residents age 55+.



WORKFORCE PREPARATION

Extensive intrapersonal skills training, and foundational to intermediate level computer skills through the Goodwill Digital Career Accelerator® powered by Google.org.

COMING SOON TO GOODWILL STORES



Goodwill Connect an interactive online resource to connect people with training opportunities, jobs, social services and job support services throughout the state of Delaware.

www.GoodwillDE.org | 1.866.317.2299



Shaping the Future of Employee Development

CONTRIBUTED BY HOLMES SMITH CONSULTING SERVICES

ACCORDING TO JOEY COLEMAN, the author of *Never Lose an Employee Again*, employers recognize that “employees need to feel like they matter, that what they’re doing matters, and that what they are offering moves the needle forward.”

Research indicates that the impact of the pandemic has influenced employees’ perceptions of work. For instance, in 2022, burnout ranked high among employees’ concerns. However, by 2023, employee well-being and training emerged as primary concerns, alongside the development of talent and managers’ effectiveness. Employees seek inspiration, engagement, and the assurance of their value within organizations. As employers grapple with the costs of employee turnover and workforce shortages, they cannot afford to overlook their employees’ concerns.



Established in 2011, Holmes Smith Consulting Services, Inc. (HSCS) has assisted leaders and managers in acquiring and applying the necessary tools to retain and engage employees. A recipient of the 2018 Marvin S. Gilman Superstars in Business Award of Excellence, this certified woman-owned consulting firm, under the leadership of Owner and CEO Dr. Pat Smith, has experienced growth and continues to scale.

“I am proud to lead qualified and experienced experts specializing in organizational, leadership, career and educational development, and change management,” says Smith. “We have made a stark difference through our deliberate approach to partnering with employers and families to shape the future of employee development.”

Our interventions start early, assisting clients in making informed post-secondary decisions – both college and

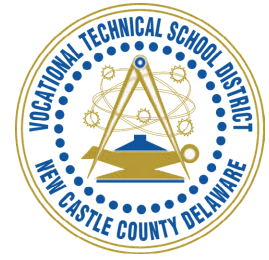
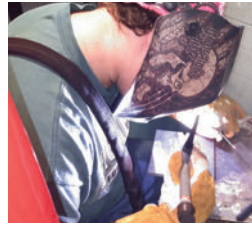
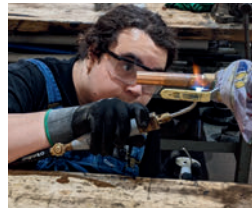
Employees seek inspiration, engagement, and the assurance of their value within organizations. As employers grapple with the costs of employee turnover and workforce shortages, they cannot afford to overlook their employees' concerns.

vocational – that align with their career interests and academic, social, and financial needs. We extend our comprehensive services by collaborating with employers and offering tailored solutions in employee coaching, development, and engagement, as well as change management, leadership training, career and personality assessment, communications, conflict resolution, and team building. This approach aids employees in understanding and appropriately responding to their personal and professional value within their organizations.

For-profit, nonprofit, small, and large employers in Delaware and the surrounding area have enlisted HSCS to assist their leaders in creating a culture where employees feel like they matter and their contributions are significant. We believe that developing and coaching your workforce is sound business sense, and assisting employees in meeting their career and educational goals makes you a desirable employer! Providing support and necessary tools for engaging and retaining employees enables employers to implement a plan that encourages meaningful and intentional contributions from employees to the organization.

Through our collaborative experiences with clients, employers have fostered cultures and workplaces where employees comprehend their contributions, career paths, and understand how to maintain professional and personal well-being. Furthermore, our professional leadership training, workshops, coaching, and individualized services aid employers in demonstrating their commitment to retaining, engaging, and valuing employees. Applying key principles and leadership and employee development approaches inspires and fosters successful employer-employee relations and work environments conducive to individual and collective growth. ■

Holmes Smith Consulting's main goal is to help clients, employers, employees, and families by combining their 30+ years of expertise and experience in employee development, college planning, and career development. For more information, call 302-884-6748 or visit www.holmessmithconsulting.com.



REGISTERED Pre-Apprenticeships IN NCCVT

All eight of New Castle County Vo Tech's construction trade career program areas are now registered Pre-Apprenticeship Programs with the State of Delaware.

Carpentry - Electrical Trades -
Plumbing - Masonry - HVAC -
Welding - Sheet Metal -
Industrial Mechanics/Millwright

Pre-apprenticeships offer industry-aligned training, multiple certification opportunities, employer engagement, hands-on experiential learning, and opportunities to earn advanced placement into NCCVT's Adult Education Apprenticeship program after graduation.



LEARN MORE AT NCCVOTECH.COM



Filling the Skilled Trades Gap

The Lowe's Foundation is focused on recruiting and training 50,000 tradespeople

BY BETSY CONWAY

IN DELAWARE and across the country, there is no question that we are facing a monumental shortage of skilled trades professionals to maintain our homes, communities, and infrastructure. The Associated Builders and Contractors (ABC) recently reported that the construction industry will need to attract an estimated 501,000 additional workers on top of the normal pace of hiring in 2024 to meet the demand for labor.

This is why the Lowe's Foundation is deeply committed to building a sustainable and inclusive community of skilled tradespeople through its Gable Grants program. The national grant program represents a \$50 million commitment over five years, supporting community and technical colleges as well as community-based nonprofit organizations to recruit and train 50,000 new job-ready tradespeople, helping to fill the skilled trades gap.

However, it's not just those 50,000 individuals who will be impacted; it's also 50,000 families. It's the countless projects that will be completed, the houses that will be built, and the roads and bridges that will be maintained. The entry of 50,000 people into the workforce will benefit us all.

In 2023, we awarded nearly \$11 million in grants to 11 community and technical colleges across the country and three national nonprofit partners with cutting-edge training programs in appliance repair, carpentry, construction, electrical, HVAC, and plumbing.

Currently impacting dozens of communities nationwide, these grants are bringing to life new buildings, equipment, recruitment and retention programs, and mobile training units to reach rural populations. These tactics are helping our grant recipients expand their training capacity to meet the long-term skilled labor demands in their communities.

The future of construction and all the skilled trades is filled with potential, and as a business community, there are many ways to get involved in building the future of skilled trades:



- If you're a construction business in Delaware, you are the right person to connect with local nonprofits or local community and technical colleges. You can be a mentor or guest speaker, join an advisory committee, or support work-based learning opportunities or internships. Consider sponsoring pre-apprenticeship or apprenticeship programs in your community.

- If you are an employer in Delaware, make sure you're connected with the programs in your area that provide skilled trades training. You can speak to parents, be a guest speaker, participate in job fairs, offer job site tours, provide shadowing opportunities, and recruit students for your open roles.

- Parents and teachers can encourage and support students who are interested in the trades and help them explore the great opportunities and benefits a career in the trades can provide.

- Community members can contact local, state, and federal elected officials to advocate for more investment in skilled trades training.

- Anyone interested in supporting the trades can connect with skilled trades-focused nonprofits. By doing so, they can contribute to these organizations' efforts with students and young adults, fostering interest and engagement in careers within the trades.

As a part of the community, we each have a role to play in promoting skilled trades and preparing the next generation of skilled tradespeople for these rewarding jobs. When we all band together to fill the skilled trades gap, it's a win-win. ■



Betsy Conway is director of the Lowe's Foundation. The Lowe's Foundation's 2024 Gable Grants application cycle for community and technical colleges be open from March 1-31, 2024. The next Gable Grants application cycle for community-based nonprofit organizations will open August 1-31, 2024. During these timeframes, the Gable Grants application will appear on www.lowes.com/foundation. To learn more, follow the Foundation on LinkedIn, Facebook and X.



From Residents to Redevelopers

Emerging Wilmington developers receive training & mentorship with Jumpstart Wilmington training program

CONTRIBUTED BY CINNAIRE

EMBARKING ON THE JOURNEY of real estate development can be a daunting task, especially for new developers. Yet, in the northern reaches of Delaware, a renewed energy is pulsating through communities, thanks to the Jumpstart Wilmington program.

The program is modeled after the successful Jumpstart Germantown program in Philadelphia, initiated by Ken Weinstein. Cinnaire's Jumpstart Wilmington provides aspiring developers who live in Wilmington communities and people committed to revitalizing Wilmington with the skills, knowledge, and support they need to rehabilitate key properties, one at a time.

The program follows a nine-step journey, guiding novice developers through workshops and lessons focused on topics including real estate development business management, identifying funding sources, and

actively managing the construction process.

The initiative not only injects life into neighborhoods but also encourages residents to become the developers of – and take ownership of – their own communities. This comprehensive training is provided to participants at no charge.

Jumpstart Wilmington graduate, Ivey Ibrahim, found many aspects of the program to be useful in achieving his development goals. “There is a mission-driven component when you are developing housing in your own neighborhood. You could make more money investing outside of Wilmington, but when you understand you’re not just investing in yourself, but in your community — that is the heart of the matter.”

At a time when some developers choose to only take on major projects for larger profits, there is a great need for affordable housing, leaving a



window of opportunity for these individuals.

“Jumpstart Wilmington creates an opportunity to invest in small scale developers and presents a chance for local residents to actively engage in revitalizing their community,” said Dionna Sargent, vice president of community connection at Cinnaire. “But many of these individuals don’t yet have the training or connections to rehabilitate properties with great success. Jumpstart Wilmington is meant for just that, providing support so they can positively contribute to Wilmington neighborhoods and create more quality, affordable housing.” Sargent launched the Jumpstart program in Wilmington. Since its first cohort in 2020, 131 emerging developers have completed the training in 11 cohorts.

Cinnaire plays a critical role in the Jumpstart Wilmington loan program by providing financing for the acquisition and renovation of residential and commercial mixed-use properties in Wilmington neighborhoods. The loan process is similar to that of a bank, designed to help aspiring developers prepare for future funding from traditional banking institutions. The program requires loan applicants to complete an online application and attach a pro forma, comps, and construction budget.

Jumpstart Wilmington pairs graduates with a real estate professional mentor who provides both guidance and help navigating the complexities of real estate development.

Once complete and on their own, graduates can continue their educational journey through year-round programming, including Kickstart sessions and networking events. The emphasis on a lifelong connection is evident through the alumni portal, where graduates can access session recordings, podcasts, and engage in roundtable



discussions. This ensures that the benefits of the program extend far beyond its formal duration, creating a community of developers who continue to learn from one another.

For more information, visit www.jumpstartwilmington.org. Applications for 2024 and 2025 cohorts will open spring/summer 2024. ■

Cinnaire is a nonprofit financial partner that supports affordable housing developments along with community and economic revitalization initiatives through creative investments, loans, and real estate development services. To learn more, visit www.cinnaire.com.

Adapting to Change

The dynamic workforce development outlook in Delaware **BY RON BERRY**



AT THE 2024 Delaware State Chamber of Commerce Annual Dinner, Governor John Carney reminded the audience that the state is “determined to win the competition for new jobs,” adding that Delaware currently has “30,000 job openings and 21,000 people looking for work.” The workforce of tomorrow must be built today through dynamic partnerships, active listening, and a shared vision of what’s possible.

Over the last decade, public perception of workforce development has changed significantly. Once considered a pipeline solely focused on entry-level skills and vocational training, the role of workforce development has evolved to contemplate innovative and scalable approaches to connect potential employees to employers to fill voids in highly skilled careers and trades.

In Delaware, workforce development has consciously expanded to encompass a more equitable, whole-person approach.

In the decade between 2010 and 2020, Delaware unemployment rates fell steadily, from 9.1 percent in 2010 to 3.7 percent in January 2020. The COVID-19 pandemic led to a 20-year high of just over 13 percent, slightly less than the national figure of 14.7 percent. Currently, the unemployment rate in the state is 4.2 percent.

But employment rates tell only part of the story. The challenges of the pandemic provided an opportunity in disguise. The global crisis allowed us to think outside the paradigm of conventional wisdom and provided an incentive to re-align resources and deliver value to the whole person beyond employment or employability status.

Many traditionally reliable employers closed or significantly reduced staff. Unexpected layoffs increased housing instability. Daycare centers and schools shut down, making it difficult for parents to leave the house for work. COVID-19 forced workforce development to support individuals beyond their need for a reliable paycheck in more comprehensive ways like transportation and housing support services. It also resulted in new ways of thinking about employment, like the widespread shift to remote work and the potential for preparing for the workforce of tomorrow, looking at new fields and opportunities to bring innovative businesses to the state.

Traditional workforce development efforts were designed around job placement, with employment being the primary goal. More recently, workforce development efforts around the country have shifted to programs that ensure long-term success for job seekers and improvements in the workforce. Long-term success for job seekers means long-term success for employers.

The Delaware Workforce Development Board (DWDB) leads statewide efforts to align resources and initiatives to serve individuals with the highest

barriers to employment effectively. In the past few years, much of their work has focused on understanding the changing needs of the workforce and the employment opportunities in Delaware.

Since 2018, Social Contract has partnered with the DWDB to create a new way of approaching workforce development that meets the needs of both employers and employees and is firmly grounded in equity, research, data collection and analysis, and strategic planning.

“Our primary focus will always be on high-quality job placement,” explained Joanna Staib, executive director of the DWDB. “The myriad of challenges stemming from the pandemic made it clear we needed to connect job seekers with additional support like subsidized wages, housing assistance, childcare, case management, transportation assistance, and more. Social Contract has been instrumental in helping us put these pieces together through a variety of initiatives. When housing and transportation aren’t an issue, people can complete training programs, stay at jobs, and grow in the workforce.”

In addition to strengthening existing workforce development programs, Delaware is part of a regional effort to add a new industry to the state: renewable energy.

The Mid-Atlantic Hydrogen Hub (MACH2) initiative would bring thousands of jobs to Delaware by retrofitting existing manufacturing infrastructure and upskilling the current workforce. This effort is part of recognizing the need to change how the state looks for employers and employees alike. Scott Malfitano, DWDB board chair and vice president at CSC, sees the opportunity ahead. “We’re going to have to compete with other states for talent, businesses, and whole sectors, like renewable energy. The manufacturing industry has evolved, and there is enormous potential in the MACH2 project, especially with existing infrastructure and talent.”

Workforce development in Delaware has evolved to include critical partnerships with state agencies, private businesses, and the industries of tomorrow. Statewide and regional efforts led by the DWDB, the MACH2 initiative, and others are working to make bold changes in how stakeholders within the workforce development system work together. ■



Ron Berry is managing partner at Social Contract.



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WHAT'S NEXT? Chamber Calendar

MARCH 28, 2024

SHIFTING GEARS: GLOBAL TRENDS AND LOCAL STRATEGIES FOR A THRIVING MANUFACTURING SECTOR

MARCH 28, 2024

Spring Manufacturing & Policy Conference

Join the Delaware Manufacturing Association and presenting sponsor, DEMEP, for the 2024 Spring Manufacturing & Policy Conference, where we will address global and local factors that are affecting the manufacturing industry. We will also reveal the Coolest Thing Made in Delaware contest winner!

\$75 Members | \$85 Future Members

Sponsorship opportunities and exhibit tables are available.

Navigating Delaware Pathways

An Education and Workforce
Development Summit

APRIL 16, 2024

Navigating Delaware Pathways: An Education and Workforce Development Summit

Formerly known as the Delaware Pathways Conference, join us at Delaware's first workforce development conference – where education converges with opportunity, and collaborative pathways lead to success.

The 2024 Superstars in Education and Training winners will also be honored.

\$75 Members / Educators
\$100 Future Members



APRIL 11, 2024

Networking Breakfast at Delaware Safety Council

Join us for a morning of networking at the country's first safety council! Founded in 1919 by then-DuPont President Irénée du Pont, the Delaware Safety Council is a nonprofit membership organization focusing on industrial, roadway, workplace and railway safety training and education.

FREE for members

BE THE DIFFERENCE



#SmBizDayinDover

MAY 16, 2024

Small Business Day in Dover

With June 30th just around the corner, there is no better time than now for Delaware's small business community to come together.

Join us for a half day, immersive experience in Dover, where you will learn about current issues that could impact your business and interact with the legislators who can pass or vote down these bills.

\$35 Members

When you think of the Delaware State Chamber, think of


#NETWORKING

Fill up your calendar by visiting our events page online at

web.
DSCC
.com/events

Did you miss the Chamber Chatter online? Here are some posts about us on social media...

 @Delaware State Chamber of Commerce

 @DelawareStateChamber

  @DEStateChamber

ICYMI

IN CASE YOU MISSED IT



Senator Tom Carper: Delaware punches above its

weight — and that's true with the culinary arts, too!

It was great to attend the annual Taste Of Delaware & to share the flavors of our state with so many people in D.C. Thank you to the [@DEStateChamber](#) and the many Delawareans who made this possible.



KyleEvansGay: It was great to spend time last night with business, nonprofit, and government leaders and to see innovation on display at the Delaware State Chamber of Commerce. I was happy to see friends and colleagues and to be there to celebrate Bobby Byrd

who was recognized for his decades of service and work shaping public policy. Congratulations, Bobby!

Amy Johnson: Attended the last networking event of the year with the [Delaware State Chamber of Commerce](#). A big thank you to [Whisman Giordano & Associates](#) for hosting! [#networking](#) [#business](#) [#DelawareStateChamberOfCommerce](#)



Antionnete Blake: It was a great night in DC at the Taste of Delaware Event held at the Russell Office Senate Building.



It was a pleasure meeting Senator John Fetterman and seeing Senators Coons and Carper. Tasting wonderful food and beverages from Delaware vendors was a perfect way to kick off the holidays. Thank you Ken and Sandy Royer for the invitation! [Delaware State Chamber](#) [Ken Grant](#) [#DelawareBlogger](#) [#DelawarePodcaster](#)

FideliTrade, Incorporated: Tony, Julia, and Len represented FideliTrade at the 187th [Delaware State Chamber of Commerce's #AnnualDinner](#). We are grateful for the opportunity to build relationships and recognize the impact of leaders from business, community, and government sectors across Delaware. Thank you to all those who organized and attended. [#Delaware](#) [#SolveOn](#) [#DSCC](#)



Cancer Support Community Delaware: Congratulations to [Delaware State Chamber of Commerce](#), [Incyte](#), [Hervé Hoppenot](#) and [Paula Swain](#) for hosting the 187th Annual State Chamber Dinner.

Cancer Support Community Delaware is proud to be a community partner with [#Incyte](#) and provide financial assistance so we may lessen the financial toxicity that many cancer patients face today in Delaware. We solve on!

[#cancersupport](#) [#mentalhealthawareness](#) [#cscde](#)



Whisman Giordano & Associates Names New Managing Director

Whisman Giordano & Associates, LLC (WGA) announces Lisa K. DeRose, CPA, CGMA, as its new managing director. DeRose is the first female managing director and a non-Giordano family member or Whisman to lead the firm.

DeRose has over 35 years of experience. She joined WGA as a partner in 2013 and was named Chief Operating Officer this past March. DeRose is a recognized community leader with a solid commitment to mentoring. She helped found the Delaware chapter of the ACE Mentor Program in 2010, which has given over \$100,000 in scholarships to high school students interested in building design and construction careers. Since 2001, she has served as treasurer to the Delaware chapter of the Construction Financial Management Association.

President Joseph V. Giordano, CPA, CGMA, shared, “Lisa has been a leader in the firm from the minute she joined us over a decade ago. Electing her as the firm’s first female managing partner in our 50-year history was a no-brainer, and I look forward to her leading our firm now and into the future. I’ve said it many times, and it rings truer each time – Lisa is a rock star.”



Lisa K. DeRose

MDavis & Sons, Inc. Appoints New President

M. Davis & Sons, Inc., a leading woman-owned, fifth-generation industrial construction company operating across multiple facilities in the Mid-Atlantic region, recently announced the appointment of Michael A. Gilmartin as president and chief financial officer (CFO).

Holding the position of CFO in 2015, Gilmartin brings 25 years of extensive experience in the contracting and construction industry to his new role. In addition to maintaining his current

responsibilities as CFO, Gilmartin will now oversee strategic presidential duties, contributing to the continued success and growth of M. Davis & Sons, Inc.

John C. Gooden, the former President, will continue to play a pivotal role as chief operating officer (COO), ensuring a seamless transition and providing continued leadership. “Mike has guided



Michael A. Gilmartin

M. Davis through some of the most tumultuous financial times, including the pandemic,” stated John. “I trust that he will bring the same grit and tenacity to the role of President and continue the legacy of success and innovation for which M. Davis is known.”

Dole Expands Service at Port of Wilmington

Enstructure, a leading U.S. marine terminal and logistics company, and Dole Food Company recently announced the expansion of Dole’s shipping services to Port Wilmington in Delaware. The addition of a second weekly service will increase the capacity of tropical fresh fruits, including Dole branded fruits, and general cargo being imported to the Mid-Atlantic region from Colombia, Honduras, and Guatemala.

“Dole has been a key partner at Port Wilmington for over 40 years and we are excited to support their continued growth in the Mid-Atlantic,” said Matthew Satnick and Philippe De Montigny, Co-CEOs of Enstructure. “Since taking over Port Wilmington operations in July 2023, we have appreciated Dole’s collaborative approach to growth and commitment to operational excellence

at the Port. Dole’s new weekly service will support continued investment in the Port’s infrastructure while bolstering our local workforce.”

Middlesex Water Company names new President & CEO

Middlesex Water Company, the parent company of Tidewater Utilities, has named Nadine Leslie as its new president & CEO. Ms. Leslie joins Middlesex following a comprehensive search for a successor to Former President & CEO Dennis W. Doll, who retired from the company on February 29, 2024. Ms. Leslie has also been appointed to the Board of Directors.

Ms. Leslie is an accomplished leader with domestic and international experience in the Water Industry. She previously served as Chief Executive Officer of SUEZ North America from 2019 to 2022. In this capacity, she was responsible for overseeing one of North America’s



Nadine Leslie

leading environmental companies, with revenues over \$1.1 billion, providing water and recycling and recovery services to 6.6 million people in the United States and Canada. The scope of her responsibilities included 15 regulated water utilities, 65 municipal contracts through innovative public-private partnerships and the long-term asset management contracts for water storage facilities, serving more than 4,000 municipal and industrial clients.

Mr. Doll will remain chairman of the Middlesex Board of Directors through the expiration of his current term at the Annual Meeting of Shareholders on May 21, 2024. “I and the rest of the Middlesex Board of Directors are thrilled to have Nadine join our company. Her breadth of knowledge and experience bring a fresh perspective to the numerous opportunities and challenges facing our company and our industry,” said Doll. “The search committee of our Board of Directors led a very comprehensive and thoughtful recruiting process to ensure we could identify a leader to further the Company’s mission to provide operational and financial excellence.”

Beebe Healthcare receives grant from Highmark Delaware

Beebe Healthcare recently hosted Highmark Blue Cross Blue Shield officials in Lewes to celebrate a \$1 million grant that will help fund a new clinic in Long Neck for the Family Medicine Residency. This new building project at the Long Neck Health Center will give current and future family medicine residents more space to serve a culturally diverse population in an area that continues to grow. With the full complement of residents, the doctors will be able to provide about 7,000 primary care appointments.



Wilmington University Brandywine Breaks Ground for Two New Buildings

At a groundbreaking event on Jan. 25, 2024, Wilmington University officials announced the construction of two landmark buildings at its Brandywine site: a convocation center and a school of law. Completion dates for both buildings are tentatively scheduled for 2025.

The state-of-the-art Convocation Center will span an impressive 85,000 square feet. A 2,000-seat auditorium with a spacious stage destined to host graduation ceremonies and other events will welcome guests via a grand foyer. The center will also house the university’s Criminal Justice Institute.

The three-story, 52,000-square-foot law building will embody sophisticated design. Its centerpiece is a majestic three-floor atrium with expansive windows that emanate natural light. Spanning the second floor, a library and both large and private study rooms will offer a sanctuary for focused academics. The third floor will include faculty and administrative offices.

“These new buildings represent an exciting and pivotal moment in Wilmington University’s history,” said Wilmington University President Dr. LaVerne Harmon. “They also signify progress, growth, and our sustained efforts to provide opportunity as well as enhanced learning environments and exceptional facilities our students deserve.”

“Beebe Healthcare is continually transforming to serve the people of Sussex County,” said David A. Tam, MD, MBA, CPHE, FACHE, president & CEO of Beebe Healthcare. “Access to primary care is one of our strategic cornerstones for the future of healthcare, and we’re growing our own family medicine physicians to serve our expanding community.”

The funding is thanks to Highmark Blue Cross Blue Shield’s donor-advised fund, BluePrints for the Community, which is housed at the Delaware

Community Foundation, and has contributed over \$30 million to the community since its inception in 2007.

“Highmark is committed to developing the workforce we need now and in the future to support better health outcomes in Delaware and beyond,” said Nick Moriello, president of Highmark Blue Cross Blue Shield Delaware. “Our colleagues at Beebe have committed to attracting and retaining health professionals in Sussex County and we are proud to partner with them to accomplish this.”

Newsbites

Saint Mark's and UD develop internship program

Saint Mark's High School is pleased to welcome Pete Thomas and Ethan Ciarlo as interns in the esports department. Both Thomas and Ciarlo are currently students from the University of Delaware majoring in esports.

Saint Mark's Esports Manager Chris Ruffini said he was thrilled when the University of Delaware reached out to him a few months ago and asked if he would consider creating internships for UD students.

Both Thomas and Ciarlo will be creating educational units for the game concepts course, designing graphics for Spartan teams and live streams, and assisting

in coaching the esports competitive team after school. Ruffini is excited to see the rapid growth of esports in the area. "Students now have a pathway to finding careers in the multi-billion-dollar gaming industry and Saint Mark's is at the forefront," he said. "Students can focus on different areas of study within the esports major including business management, graphic design, computer science, event planning and much more." Thomas is focusing on esports management while Ciarlo is concentrating on game design and programming.

Saint Mark's President Tom Fertal is enthusiastic about the partnership with the University of Delaware. "This collaborative effort with the University of Delaware is truly a win-win. The UD students are afforded the opportunity for hands-on experience at a leading esports facility and program, while our students learn from, and are inspired by, mentors who are pursuing their dreams in this exciting field."



Down Syndrome Association of Delaware Opens Sussex County Office

The Down Syndrome Association of Delaware (DSA of DE) has announced the opening of a new office in Milton, allowing them to expand the reach of services to a new area in Sussex County. "We offer services to families throughout the entire state, but this is exciting news because we will be able to reach more of our members more easily and locally in Sussex County," says Lauren Camp Gates, executive director of DSA of DE.

Purchasing and opening the new office, which features office, conference, and meeting spaces along with a large fenced-in playground, was a long-term goal of the Down Syndrome Association of Delaware, which had planned for the purchase of a property by 2025. The grand opening, which took place on Thursday, January 25, 2024, was more than one year ahead of that goal! The purchase was made possible by the ongoing support of many individuals and businesses in the greater Delaware community, including the Welfare Foundation, the McDonald Foundation, The Townsend Family Fund, Crystal Trust, Sussex County Council, and the award of a federal grant through the American Rescue Plan.

Jocelyn E. Moses elected president of MACUHO

Goldey-Beacom College is pleased to announce that Dean of Students Jocelyn E. Moses (Byers-Smith) has been elected as president of the Mid-Atlantic Association of College and University Housing Officers (MACUHO). Moses (Byers-Smith) has been a member of MACUHO since 2007 and previously served as the director of membership development.

In addition to her appointment as president, Moses (Byers-Smith) has also been honored to be selected as one of eight faculty for the 25th annual MACUHO/NEACUHO Northeast Association of College and University Housing Officers Regional Entry-Level Institute (RELI) which will be held beginning May 28, 2024, at George Washington University.

RELI provides professional development opportunities for entry level staff and veteran housing and residence life staff through an intensive experience which includes promoting interaction of both groups through presenting and mentoring.

Moses (Byers-Smith) has been working in the higher education field for 17 years in both residence life and student engagement. She currently oversees the staff and day-to-day activities of Residence Life and Student Engagement at GBC, promoting a safe, inclusive, and student-focused sense of community. She ensures that day-to-day operations in the Residence Halls are focused on a conflict-free environment, compliance with policies and regulations, and retention.



Jocelyn E. Moses

\$2.7 million in grants and donations from WSFS CARES

The WSFS CARES Foundation, the charitable giving arm of WSFS Bank, announced it provided grants and donations totaling more than \$2.7 million to more than 390 community organizations located across Delaware, New Jersey, and Pennsylvania in 2023. WSFS also made a \$2.0 million contribution to the WSFS CARES Foundation in 2023 to support future investments in its communities.

In addition to the grants, Team WSFS, the WSFS corporate volunteer program, volunteered more than 18,000 hours during 2023. This included the inaugural “We Stand for Service Day” in June, a volunteer initiative where WSFS closed its banking offices for a half day so approximately 1,200 Associates could volunteer nearly



Chase opens branch in Rehoboth Beach

In late January Chase proudly celebrated the grand opening of its full-service bank branch in the beach community of Rehoboth, marking 11 total bank branches in the state of Delaware. Chase now has a footprint in all three counties in the First State. Tom Horne, Delaware market leader and head of consumer branch banking for Chase, was joined by fellow company executives, including Jennifer Roberts, CEO of Chase consumer banking, Krista Dudek, consumer banking divisional director, Tina Vega, Chase banking regional director, and Bryan McCullough, Chase banking Delaware market director.

Community partners included, Michael Quaranta, president of the Delaware State Chamber of Commerce, and leaders of the Rehoboth-Dewey Beach Chamber of Commerce. Delaware State Senator Russ Huxtable, Sussex County District 3 Councilman Mark Schaeffer, Sussex County Administrator Todd Lawson and Sussex County Economic Development Director William Pfaff were also in attendance.

“We are thrilled to have our Rehoboth branch open. Our team looks forward to serving our customers here in the beach communities of Sussex County,” said Felipe ‘Phil’ Gutierrez, Rehoboth branch manager.

5,000 hours at more than 80 organizations and make an impact across the Greater Philadelphia and Delaware region.

“In 2023, the WSFS CARES Foundation provided grants to more than 390 community organizations who have a shared focus with the Foundation’s key pillars,” said Patrick J. Ward, executive vice president, Pennsylvania market

president at WSFS Bank and chairman of the WSFS CARES Foundation.

“We’re proud of the impact the WSFS CARES Foundation and our Team WSFS volunteers have made by working hand-in-hand to address the needs of our communities, and I would like to thank our dedicated Associate volunteers for living our mission each day.”

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.



Michael J. Quaranta
President
(302) 576-6585
mqaranta@dsc.com



Kelly Basile
Vice President, Strategic Communications
(302) 576-6564
kbasile@dsc.com



Melissa Brayman
Office Administrator
(302) 576-6572
mbrayman@dsc.com



Regina Donato
Manager, Program & Communications
(302) 576-6567
rdonato@dsc.com



Ken Evans
Account Executive
(302) 576-6576
kevans@dsc.com



Tyler Micik
Director, Public Policy & Government Relations
(302) 576-6590
tmicik@dsc.com



Fred Miller
Advertising/Retention
(302) 576-6579
fmiller2@dsc.com



Helana Rodriguez
Director, The Partnership, Inc.
(302) 576-6575
hrodriguez@dsc.com



Amanda Schimmel
Manager, Marketing & Accounting
(302) 576-6560
aschimmel@dsc.com



Kerri Welcher
Events Manager
(302) 576-6566
kwelcher@dsc.com



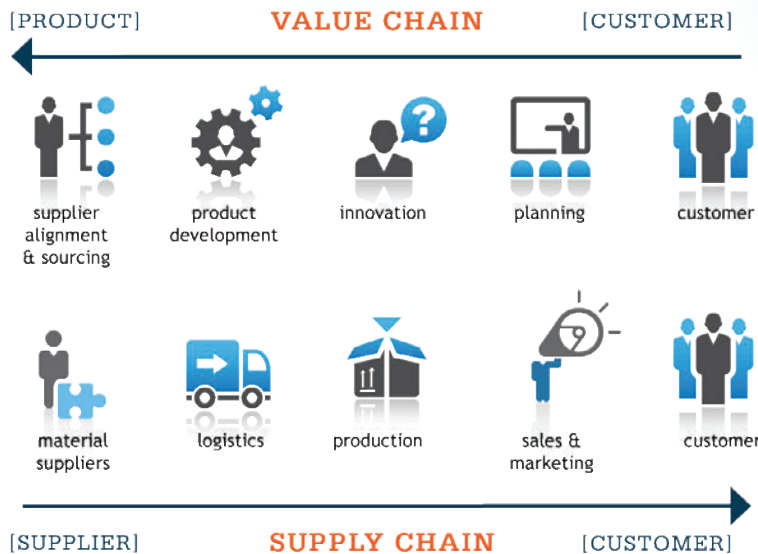
1201 N. Orange Street, P.O. Box 671
Wilmington, DE 19899-0671
(302) 655-7221
www.dsc.com
Facebook: DelawareStateChamber
Twitter: DEStateChamber
LinkedIn: Delaware State Chamber of Commerce
YouTube: DEStateChamber

The Delaware State Chamber of Commerce is dedicated to promoting an economic climate that strengthens the competitiveness of Delaware businesses and benefits citizens of the state. Founded in 1837 as the Wilmington Board of Trade, the Delaware State Chamber of Commerce has a long history as the largest, most influential business organization in the state. The State Chamber is uniquely positioned to bring parties together to solve problems, create jobs, promote business, and improve the quality of life for all Delawareans.

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