

DELAWARE BUSINESS TIMES



MY FIRST JOB

CEO shares memories from blueberry farm

Page 20

JANUARY 6, 2015 • VOL. 2 • NO. 1 • \$2

Inside



Accountants

Try these 10 tips for your small business in 2015

Page 14-15



Nonprofits

Hard to find volunteers among Millennials.

Page 16



Crop budgets

Will 2015 be another banner year for corn and soybeans?

Page 10



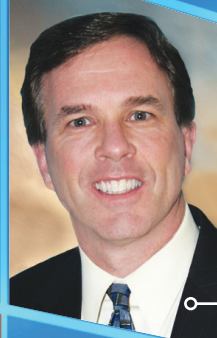
Economy Watch

WHAT'S AHEAD IN 2015?

Special 8 page report includes 2015 economic forecasts shared by these Delaware experts



John Stapleford
Economist



Mark Kleinschmidt
NCCounty Chamber



Sarah Willoughby
Tourism



Dr. Guillermina
Gonzalez
Arts



Ed Kee
Agriculture



Rick Sommer
Technology



Mark A. Turner
Banking



Fred Sears
Nonprofits



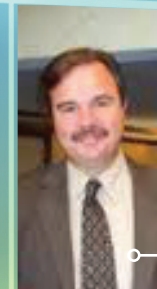
Frank Fantini
Gaming



Sam Lathem
Labor



Rita Landgraff
Health



Paul Rada
Hospitality

In this issue

- Publisher's Notebook 3
- Business Highlights 15
- Commentary 18
- Guest Columns 18
- People on the Move 21
- Top 5 Books 22
- DBT Book of Lists:
Accounting Firms 23



We Recommend

12 Legislative priorities for 2015

Pages 18

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Simplify Improve
Expand Relocate
Grow Diversify
Streamline Succeed

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FIRST LOOK

Publisher's Notebook

2015 Delaware business outlook



Sam Waltz
Publisher

Few professions have a worse reputation than economics and their practitioners, economists—OK, maybe PR people, developers and planners, but not many others!

It was Victorian historian Thomas Carlyle who, in 1849, first referred to that field of endeavor as a “dismal science,” a reference said to be in part to Malthusian theory of population-growth-caused famines and death.

And, of course, economists have found themselves the butts of more jokes than almost any other profession, except perhaps attorneys. “If you took all the economists in the world and laid them end-to-end, they still would not reach a conclusion” is one of my favorites.

Having said that, I’ve always counted economists among my friends, several of whom have been top global economists working for DuPont, and I have valued and respected their insights.

My own Vietnam-era military service was in the U.S. Army Counterintelligence, itself the butt of many jokes, but an essential field that works to define the self-interests of prospectively antagonistic parties, their capabilities, and their intentions. My master’s thesis was about intelligence gathering.

Whether in economics, intelligence, journalism or business, though, knowing what is likely to come tomorrow, next month or this coming year is an important part of success. Nothing demands prescience, but rather simply enough rich insight to make informed decisions.

That’s why for this 2015 inaugural issue, the team at the Delaware Business Times sought out one of its favorite economists, Dr. John Stapleford, formerly of the University of Delaware and his own consulting firm, now head of the Caesar Rodney Institute.

And that’s why we turned to 15-20 of Delaware’s business leaders and association execs—to invite insights from them. About a dozen of them took us up on submitting their own forward-looking views by Christmas Eve. It was a gift to us that, in turn, becomes a gift to our readers.

In *The Tempest* by William Shakespeare, Act 2, Scene 1, the character of Antonio utters the phrase, “what’s past is prologue.” Not only is that quotation engraved on the National Archives Building in Washington, D.C., but it was also U.S. Sen. Joe Biden’s response in the 2008 vice-presidential debate when Sarah Palin accused him of focusing too much on the past.

Executive Editor Mike Mika and I have pored over those columns, and we think you’ll be in for a treat. You’ll find that the rich perspective and contextual insight is necessary to deliver business forecasts. You’ll even

find some hard news, e.g., that labor may set its sights in 2015 on organizing nurses at Christiana Care and banking workers inside some of the big credit card banks.

Any business or nonprofit or government organization exists in both a macroeconomic and a microeconomic environment. Obviously, it’s hard even for the best to swim upstream against a historic recession of the ilk that got underway in 2007 and stormed into view in 2008.

Recovery has been spotty, meaning highly variable, and its social features have led to the much-reported gutting of America’s “middle class,” where new research shows that all-time wage strength peaked in real dollars around 1979.

But microeconomies can survive, and even thrive, through a unique set of forces of their own making—see Silicon Valley; Austin, Texas; Manhattan and others. Delaware has a lot of knobs and buttons it can push to “tweak” its own business climate, but whether it has the energy and political will to make that happen remains to be seen.

Elsewhere in this issue, you’ll see that our editorial is a shopping list for the governor and the 2015 Delaware General Assembly. If they take on those issues, Delaware may prosper beyond its aspirations. Otherwise, well . . .

Enjoy the business forecasts. ■

(Sam Waltz can be reached at
Sam@DelawareBusinessTimes.com)

What's Inside

FROM THE EDITOR

Welcome to our first issue of 2015. Each January brings stories of resolutions and predictions from many sources. We asked 11 business leaders to share their observations about 2015 with you. Take some time to read through these pages to learn:

- Local AFL-CIO is thinking about unions with Delaware’s major

employers

- Tourism officials are planning for local impact of Papal visit in the fall
- Agriculture is going high tech in the state
- Cloud technologies and dashboards will move into the forefront of your operations

READ MORE: Pages **4,6,7,8,19**


 DBT **ECONOMY WATCH**
 WHAT'S AHEAD IN 2015

We’d like you to help us with a new feature—**DBT Economy Watch** that will attempt to gauge the feelings of Delaware Business owners who participate in a quarterly online survey. Please follow the links at **DelawareBusinessTimes.com** to take the survey. We believe the results will provide a snapshot of our local economy. Look for the first report in the Feb. 20th issue of DBT.

Also INSIDE:

TRANSPARENCY WEBSITE: Check out the latest tool for gathering information about state business by the Caesar Rodney Institute. **14**

10 TIPS FROM ACCOUNTANTS: We asked Delaware accountants to offer SMBs some tips to make their business more successful in 2015. .. **14**

10 PUBLIC SECTOR IDEAS: DBT publisher shares his ideas for 2015. **18**

READY TO GET FIT: Nic LeCaire, a DBT40 class member, challenges us to devote 30 minutes twice a week..... **18**

MY FIRST JOB: Scott Kammerer, president and CEO of Matt Haley Companies recalls lessons learned from picking blueberries. **20**

BOOK OF LISTS: Accounting Firms..... **23**

COVER STORY

Delaware's economic outlook

By John E. Stapleford
President, Caesar Rodney Institute

Two simple questions are addressed in this article: How will Delaware's economy perform in 2015? And how could Delaware's economy perform in 2015?

By two out of the three standard measures used to gauge an economy's performance, Delaware is doing well.

OUTPUT: As shown in the graph, the annual rate of growth in total output of final goods and services generated in Delaware (gross state product) rebounded in 2013.

With its concentration of financial-services jobs, Delaware's output fell much further and faster than the nation's during the recession. Between 2006 and 2008, as total output in Delaware dropped over 5 percent, output in Delaware's financial services industry plunged by almost 18 percent. The overall consequences for the state's economy were huge, as nearly one-third of all of Delaware's output is accounted for by the financial services industry.

Similarly, the growth rate in Delaware's output in 2011 and 2012 was nearly zero, as output in the financial services industry was flat.

Finally, during 2013, growth in Delaware's output climbed back toward the nation's, with an annual increase of 1.6 percent, relative to 1.8 percent across the U.S. While Delaware's output in manufacturing and entertainment and recreation (the casinos) fell between 2012 and 2013, it soared in construction, finance, and temporary help services (the new Amazon warehouse).

The consensus outlook for the nation in 2015 is a 3-percent growth rate for GDP (output). Delaware's total output will continue to rise, but at a rate below the U.S., as hiring in temporary help peaks and financial services are constrained by low interest rates and the burden of Dodd-Frank regulations.

There are no indicators of a recession for Delaware through 2015.

JOBS: Since mid-2013, there has been a welcome upsurge in employment in Delaware. After losing jobs for more than two years, Delaware employment started to edge slowly forward at an annual growth rate of less than 1 percent through early 2013. Over the most recent 12 months, Delaware's job growth rate has been a robust 2.2 percent. In October of this year, a milestone was reached as

total employment in Delaware finally surpassed the peak level of employment reached before the recession.

Despite the strong jobs growth, the state's unemployment rate has been rising for five months. In August, the Delaware unemployment rate was 6.4 percent, while the national rate fell to 6.1 percent. And this jump occurred as the initial claims for unemployment in Delaware continued to steadily drop. What is going on?

The good news is that the more rapid addition of jobs encouraged Delawareans to begin to reenter the labor market. Over the past year, more than 12,000 residents have found jobs or are looking for jobs. This has caused a temporary uptick in the state's unemployment rate.

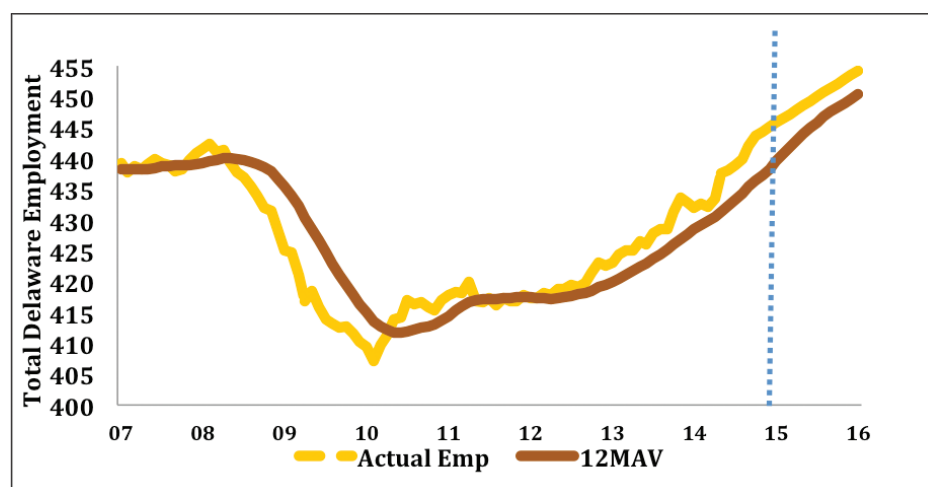
On the downside, almost two-thirds of the jobs being added in Delaware are short-term or part time. This includes the thousands of temporary jobs at the new Amazon warehouse and in retail trade and leisure and hospitality. The rapid turnover in such jobs tends to push up the short-run unemployment rate.

During 2015, professional and business job growth will start to ease, as will the rate of hiring in financial services. Retail-trade employment is slowly recovering, but will continue to be constrained by growth in Internet sales. Health care will be slowed by the uneven enactment of Obamacare and unsustainable Medicaid costs. Taxes are rising, as government must pay the dues for the binge spending of the past five years, and this dampens discretionary income. The growth rate in total Delaware employment will ease off to 1.5 percent.

PERSONAL INCOME: The third and weakest measure of Delaware's economic performance is personal income. From the middle of 2013 through the middle of 2014, total Delaware personal income rose just 3.6 percent, below the 4.1-percent increase across the nation. As shown in the graph, this is a substantial change from before the recession, when the year-over-year growth rate in Delaware personal income nearly hit 8 percent.

The major change has been the drop in earnings and in dividends, interest and rent relative to transfer payments. Compared to 20 years ago, earnings have fallen from 70 percent of total personal income to 64 percent. Dividends, interest and rent have dropped from 20 percent to 16 percent.

Meanwhile, transfer payments—e.g., Social Security, Medicaid, Medicare, SSI,



SNAP—have jumped from 10 percent to 20 percent of total personal income. Since the recession, the total number of Delawareans receiving SSI rose 53 percent, and the number receiving food stamps nearly doubled—up 94 percent. Over the longer haul, Delaware's income per capita has dropped from 12 percent above the national average to slightly above the nation's.

The outlook for Delaware personal income in 2015 is basically a continuation of 2014. As jobs rebound in the state, the growth rate in Delaware personal income will continue to rise, but at a rate slower than that of the nation.

The fastest-growing component of Delaware personal income will be the net outflow of wages earned in Delaware, going to workers who live out-of-state in order to escape the Delaware public schools. The second-fastest-growing component will continue to be transfer payments, especially as three out of every 10 state residents are moving into retirement.

Due to the average pay in temporary and part-time jobs and net in commuting by professionals, earnings by place of residence will be the slowest-growing component of Delaware personal income.

A transformed Delaware economy in 2015

We have carefully reviewed what might be expected in Delaware's economy for 2015 under current conditions. Now, let's consider how the state's economy might perform if more free-market and competitive policies were enacted.

Caesar Rodney Institute has long argued that Delaware's economy would break out of its moderately below-average path with the following four policy changes:

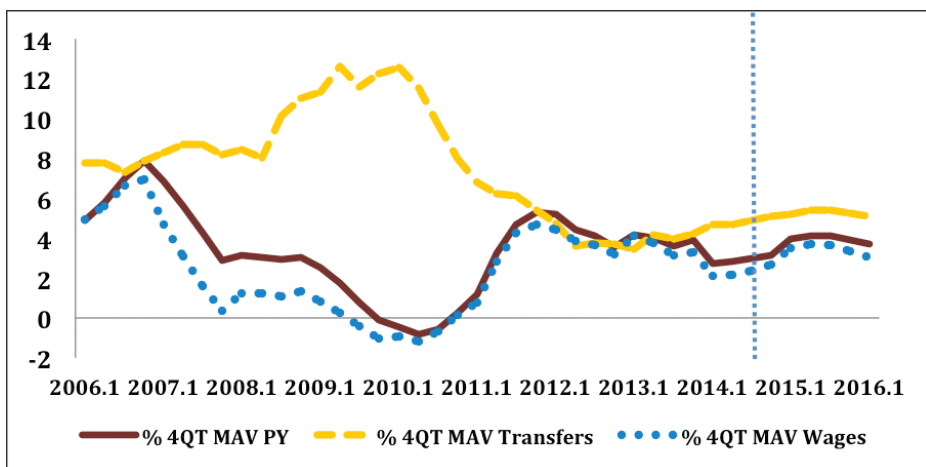
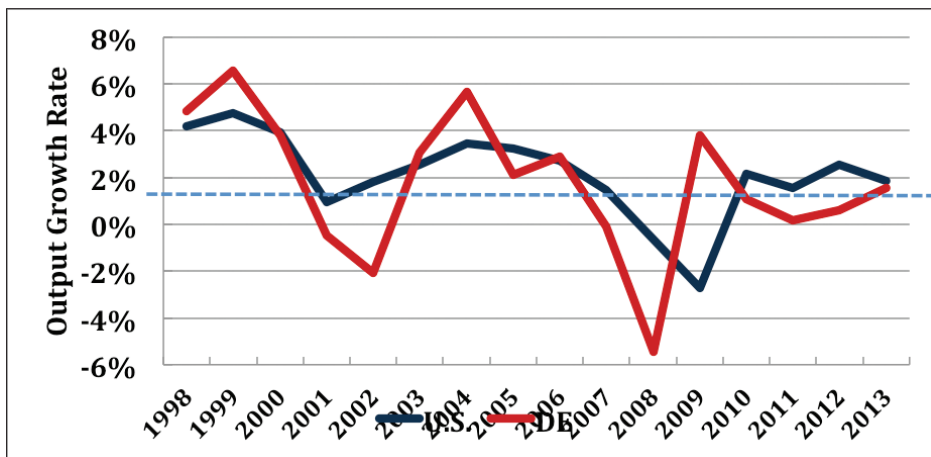
1. Passage of a right-to-work law making union membership voluntary rather than compulsive and forcing unions to compete for membership.
2. Public-education reform allowing more parents, especially those with low income, choice.
3. Lower electric rates, especially for industry, by eliminating the \$500 million subsidy to Bloom and withdrawing the carbon trade tax.
4. Reduction of the top personal income tax rate.

In a simple exercise, the table below compares the simple average economic performance of the 12 states that meet these requirements—i.e., a right-to-work law, eighth-grade NAEP math test scores above Delaware, industrial electric rates below Delaware, and a top personal income tax rate below Delaware—to the First State for 2002-12. The free-market states range in size, from Idaho to Texas, and 11 of the 12 states have a Republican governor.

Are these policy changes a pipe dream in Delaware? Actually, no. The tide is running strongly in favor of them. Membership in private-sector unions is down to almost nothing, as the current union business model is no longer viable. A recent survey from the Friedman Foundation of Delaware voters showed that 72 percent favored more charter schools and 70 percent favored school vouchers. Every business in Delaware is being squeezed by high electric rates, and the high Delaware top marginal income tax rate has been driving higher-income households out of the state for the past five years.

Perhaps it is time for the legislators to catch up with the public. ■

for 2015



Percent Change from 2002-12

	GDP	Nonfarm Jobs	Personal Income
Free-Market States	67%	11%	69%
Delaware	51%	1%	44%



John Stapleford, President

Caesar Rodney Institute

The Caesar Rodney Institute is a research and education organization focused on improving Delaware's fiscal situation and improving quality of life in the state.

Its reports address the state's education, energy, economic and healthcare policies.

It is closely aligned with the State Policy Network, a group of free-market think tanks.

Details: caesarrodney.org.



Mark Kleinschmidt

Chamber view

There are three trends at the National level that will continue to impact Delaware, I think, among them...

- Historically Low Interest rates, which many of us guess will be bumped up by the Federal Reserve in 2015 and bring some slowing in economic activity;
- Delaware's recovery from the Great Recession has lagged behind the region and the nation and key economic segments an employers have not fully recovered; and
- Federal Tax Policy, finally, creating the Inversions of which we saw nine in 2014, continues to be an issue that requires resolution.

Impact of the latter is that while AstraZeneca would not likely invert, a prospective acquirer of AZ - e.g., a Pfizer -- likely would, removing hundreds of jobs from Delaware's economy, and it would have a negative ripple effect on hundreds of other businesses. If we want to "re-shore" jobs and be more competitive in the global economy, particularly in manufacturing, we need substantial federal tax reform on the corporate level to encourage some of the big corporations not only bring back jobs but stay in the United States.

Some areas in Delaware where policymakers have the chance to create impactful change are fiscal policy (tax and spending) and public education.

Our tax structure is attractive since we have no sales tax and rather low property taxes but a reduction in the personal and corporate tax rates would help attract additional business to Delaware and generate additional economic activity. We need to have a meaningful discussion about how to finance our roads and infrastructure.

We all agree our transportation network needs to be improved, but how can we get the biggest bang for our buck to build and maintain roads? A case can be made for a gas tax increase if viewed as a user fee, but it absolutely must be tied to a lock box approach so the gas tax is used for infrastructure as intended and we must establish a plan to stop dipping into the Transportation Trust Fund to fund non construction activity. In addition we need to reform the way we calculate prevailing wage.

Recently announced changes at DuPont have implications for Wilmington's economy. The decision was not a vote of confidence for the City. The City must improve its business climate to attract and retain corporate operations like a headquarters. We need to develop a more detailed understanding of the activities of the "new" DuPont and the newly established Chemours so we can support economic opportunities at places like Chestnut Run, the Experimental Station, Stine Haskell and the downtown Wilmington.

It is hard to believe but the 2016 cycle has started and we will have a significant leadership change as we elect a new President and Governor. In addition there will be elections for Mayor of Wilmington and County Executive. There is a potential for entire new leadership team to be elected in these four important positions. A key issue in this election will be economic development, primarily in the area of workforce development and education.

The future of our economy is going to be based on the quality of our public education system and having an adequate supply of workers for growth industries. Today's employers look for a good workforce to hire employees and they also want a good place to send their kids to school. Improving our public education system is a complex and politically difficult situation. The new leadership team in 2016 will need to make unpopular short term decisions in order to get long term results. So let's get the campaign discussions started in 2015.

(Mark Kleinschmidt is New Castle County Chamber of Commerce president.)

10 More Economic Forecasts on Pages 6-9, 19

ECONOMIC FORECAST



Sarah Willoughby

NCC tourism eyes growing sports industry

For the tourism-and-hospitality industry in New Castle County and all of Delaware, my New Year's resolution for 2015 is to continue on the upward swing from 2014. National forecasts will come out in early 2015, but the great news in 2014 is that we are seeing the highest occupancy levels since 2006 in New Castle County.

The Greater Wilmington Convention & Visitors Bureau (GWCVB) is the destination marketing organization for New Castle County. Our mission is to attract out-of-town visitors for leisure and business travel. The majority of our revenue comes from a portion of the lodging tax these visitors pay.

Here are some of the trends we saw in 2014 that we feel will carry over into the future.

Sports tourism is growing in Delaware. We work closely with the Delaware Sports Commission on bringing tournaments and sporting events to Delaware. New for 2015 is the US Lacrosse Northeast Championships that will be held at Kirkwood Soccer Complex and is expected to bring in 1,000 room nights. The GWCVB assisted in securing this tournament with a transportation incentive.

Several returning sporting events, such as the Delaware Marathon and the Grand Prix and Gran Fondo, will generate room nights and economic impact for hotels and restaurants. We are working with the Chicago Sky for a return visit and preseason game in 2015.

The Council of State Governments Eastern Regional Conference will be in Wilmington in August 2015. We have other citywide conferences pending and several other conferences that are being finalized. Site tours of the area are on an

increase by meeting planners and associations. We have hired a third party to make sales calls to push out the message of what the Greater Wilmington area has to offer. We are booking leads into 2018.

We are excited to partner with our regional partners at the Philadelphia Convention & Visitors Bureau for the World Meeting of Families and the papal visit to Philadelphia in September 2015. The total estimated economic impact for the region has been projected at \$450 million.

The GWCVB partners with the Brandywine Museum Garden Alliance on the Brandywine Treasure Trail Passport—one ticket to 11 attractions, valid Memorial Day to Labor Day. Last year, we had online ticket orders from 18 states and two countries.

Additional indicators that we are seeing at the GWCVB increased Web traffic to our website, www.VisitWilmingtonDE.com, averaging 32,000 per month. In December, we launched our new mobile-friendly website to meet the growing demand for a mobile site. We see mobile use of our site increasing, particularly for restaurants and attractions.

Travel writers and the media are responding to press releases and story ideas. Some great pieces in the past three months have included "Winter Weekend in Wilmington" in Baltimore magazine and a USA TODAY slideshow titled "Beautiful Delaware," plus more coverage on www.JustSayGo.com and in Antiques & Fine Art magazine, the New England Antiques Journal, and Food Traveler magazine.

The Greater Wilmington region is positioned for growth in all of these areas. We are excited about the future.

(Sarah Willoughby is executive director of the Greater Wilmington Convention & Visitors Bureau.)



Paul Rada

Hospitality on upswing as offerings improve

When I was asked to offer some insight into what lies ahead for the hospitality industry, thought, "Why didn't this happen a couple of years ago?" It would have been easier to say then that, "It has to get better, since it can't get any worse."

During the recession, while nobody was immune to the drop in business, hotels took a huge hit from almost every market segment. The business traveler cut back to keep expenses down and began relying on Web-based meetings. The leisure traveler cut back to coin the term, "staycation." And bus tours pretty much evaporated for a while.

Things have improved, certainly. However, during all of this pullback, some things will, in part, remain. There will continue to be some reliance on Web-based meetings and a keen eye on travel expenditures in the corporate world. Family vacations will continue, but with a sharper eye to find the absolute best deal—made that much easier due to the multitude of Internet avenues.

When looked at as a whole, 2014 was a fairly decent year in the hospitality industry. Regarding the outlook for 2015, PKF Hospitality Research, PricewaterhouseCoopers and Moody's all forecast 5 to 7 percent increases in RevPAR (revenue per available room). Some areas will fare better than others. Delaware, if 2014 is any indicator, will be in the middle of the pack.

The advent of our new National Park, added music festivals, and a decreasing unemployment rate all speak well for a number of our market segments. That is the view from above; the view from ground level shows a still highly competitive market. 2014 added quite a few new properties, and 2015 will be no different.

When the pundits have positive forecasts, shovels hit the dirt. So while there will be more travelers, there will also be more choices.

Looking forward is something that has helped our country get ahead in this world—anticipating, innovating, looking for the next trend, and finding ways to be one step ahead. In the hospitality industry, there have been many innovations and changes over the years, especially so in the past few years.

When I first started working at a hotel, the expectations of our guests were fairly straightforward: clean room, comfortable bed, hot shower, and the TV had to work. In today's landscape, not only is the guest expectation much higher and broader—free hot breakfast, more than a dozen or so TV channels, free Wi-Fi with plenty of bandwidth, etc.—but the route that a guest takes to find a hotel is also entirely different. Just a few years ago, the big news was that Internet bookings eclipsed the bookings made by the 800 number of a hotel chain. Now, one step further, mobile devices are making more reservations than desktop or laptop computers.

Around the corner, I think that there will be a continued push toward pleasing the technology needs of the guest—whether it be more ways to access larger screens in a lobby or restaurant, making the TV offering more like or better than the home environment, or showing a room walk-through video when looking to book online. These are available now, though generally with a higher-end property.

The shift will occur as it permeates into more affordable sectors. We will also see some older properties either fade away or be reborn. That is the nature of business—either to keep ahead of the curve or become a nostalgic piece of the past.

(Paul Rada is chairman of the Board of Directors for The Hospitality School, Inc.)

ECONOMIC FORECAST



Ed Kee

Technology driving Delaware's agriculture

We are fortunate in Delaware to have a strong and vibrant agricultural sector, which has an estimated \$8 billion economic impact. Agriculture is so intertwined with other sectors of our economy that it is difficult to say where one segment ends and another begins.

One of the most important trends in agriculture over the years has been the increasing use of technology in farming. Wireless access, broadband, portable electronics, GPS devices, monitors and high-tech equipment have all contributed to a collective transformation of the industry.

GPS-enabled tractors with auto-steer functions have expanded the growth of precision agriculture, allowing farmers to pinpoint exactly where they want to cultivate, plant, fertilize or harvest. From both the field and the kitchen table, farmers can pull up market prices on their iPhones and make planting or harvesting decisions with the latest information, rather than relying on printed information from several states away. They can monitor the conditions of their poultry flocks and make instant adjustments to temperature, feed or water accordingly.

Both veteran farmers, with decades of experience, and our new generation of emerging farmers have embraced these tools with open arms, leading to increased yields and profits all around.

Over the past two decades, Delaware also has seen a strong interest, in both the public and private sectors, in preserving farmland. Today, the Delaware Agricultural Lands Preservation Foundation has permanently preserved more than 116,000 acres of farmland on 800 farms—more than a fifth of all our state's agricultural land. We are fortunate that this powerful investment in our future has

received strong bipartisan support from all levels of government in Delaware.

One other trend worthy of note is the increasing interest in locally produced agricultural products, especially fresh produce. Many of us want to buy local goods because they help support our friends and neighbors who grow them. Delaware has an abundance of delicious fresh produce, from watermelon to sweet corn, sold at grocery stores, farmers' markets and farm stands around our state. Farmers' markets alone have seen sales double over the past five years to a \$2.6 million record season in 2014.

Moving into 2015, I foresee that our poultry industry will continue to grow and expand. As the backbone of our state's agricultural economy—responsible for 13,000 jobs—it is easy for some to take poultry for granted and overlook the critical roles that our growers, integrators and allied industries play in Delaware business. Virtually all of the corn and soybeans grown in Delaware go toward feeding the chickens raised here, and many successful enterprises have come to support the poultry industry, from construction companies to equipment suppliers. We are seeing continued growth and investment by our growers and companies, with new chicken houses needed to meet consumer demand, and that will only continue.

Our economy rests on the shoulders of the people who came before us. Delaware's long agricultural heritage has led to unparalleled prosperity and growth. Because of the hard work, dedication and commitment of our farmers today, I am fully confident that the strength of our industry will continue for decades more.

(Ed Kee is Delaware's secretary of agriculture. He previously served for many years as an agricultural extension agent with the University of Delaware and was director of agriculture for Hanover Foods.)



Mark A. Turner

Pricing, digital delivery 2015 banking trends

The local Delaware economies continue to gather strength, as is demonstrated in the positive national trend of employment numbers, housing activity and prices, broader coincident and leading indexes, and anecdotal evidence based on conversations with our customers and business colleagues.

Here are three trends that will impact the Delaware banking landscape in 2015.

Continued pressure on commercial pricing

As the local economy remains in this low-growth recovery period, overall loan demand continues to be relatively modest. Owners of small- to mid-size businesses say that they are still hesitant to make investments in their businesses without a very high probability of payback. This phenomenon is impacting overall loan demand. Therefore, Delaware's banks are competing more aggressively on price to spur loan growth.

In addition, historically low short- and long-term interest rates have lowered the cost of funding these loans (via bank's deposits), which has also brought down overall loan pricing. Lastly, banks that have lived off of the mortgage business over the past few years have seen the end of the refinance boom and will be looking to replace those lost loan balances with commercial loans.

Expedited deployment of digital delivery

The rapid increase of smartphone and tablet use across all demographics will be what continues to drive all banks to enhance their digital banking services. Local banks that make investments in digital technology will be at a distinct advantage to compete for wallet share in 2015.

As digital delivery continues to transform with the emergence of new

technologies, local banks will adapt and extend beyond their current channels. Mobile and online banking enhancements—for instance, using your mobile phone to make payments at a store or person-to-person payments like, say, paying your babysitter at the end of the night—ATM upgrades, and channel synchronization are all things you will see from area banks in 2015.

Focus on security and authentication

Related to digital delivery is the rapidly evolving payments industry. The Apple Pay announcement energized this conversion, with other platforms expected to launch in 2015. Looking to stay competitive, Delaware's banks will be evaluating their ability to offer safe and secure solutions to their customers.

The ongoing challenges with card breaches and other cybercrime will be at the forefront of banks' risk-management departments, as well as regulatory agencies and the public at large. Therefore, there will be a continued focus on overall security, mitigating risk, and increasing more immediate customer communications when an occurrence is discovered.

From authenticating mobile identity to educating customers on how to be more vigilant in preventing fraud, to issuing a more secure EMV chip card, area banks will need to stay abreast of emerging technology to meet consumers' changing preferences and provide a secure mobile experience.

What the future holds

We predict that 2015 will see increased economic momentum and increased investments in innovation and nontraditional partnerships, as local banks must start acting like disruptors and early adopters, instead of taking the wait-and-see approach, in order to stay relevant and competitive with their national and regional competitors.

(Mark Turner is president and CEO of WSFS Bank.)

ECONOMIC FORECAST



Rita Landgraf

Delaware's giant Health Care Innovation Plan

Delaware spends more than \$8 billion a year on health care for employers, consumers and taxpayers. That's more than double the current annual operating budget for the State of Delaware (\$3.83 billion).

In fact, Delawareans pay 25 percent more for health care than the national average. Yet many of our health outcomes have long been below average. Two-thirds of adults are obese or overweight. Our diabetes rate is the 10th worst in the nation. And our cancer mortality rate, while declining, is still above the U.S. rate.

More than 100 Delaware stakeholders—patients, doctors, hospitals, insurers, businesspeople, educators and government officials—came together over a year ago to design a plan to improve the quality of health care, reduce the costs of care, and improve the health of Delawareans. That is a huge task, but a critical one for the future of our state.

Last month, Delaware was awarded a four-year \$35 million federal grant to implement the state's Health Care Innovation Plan, under which:

- Delawareans play a role in their care as decision makers and consumers.
- Every Delawarean has a primary-care provider.
- Care is coordinated by a team of professionals that understands your needs and responds to your questions and concerns.
- Technology allows the care team to access the patient's medical history and prescriptions so the patient doesn't need to repeat information.
- Behavioral-health providers are part of that team.
- Insurers, employers and others who pay for health care will reward providers for innovative, efficient and quality care, rather than just the quantity of care provided.

• Communities address local health needs and integrate local resources with the delivery of care.

To guide implementation of the plan and track its progress, the nonprofit Delaware Center for Health Innovation will engage the public through its board meetings, the state's Health Care Commission, discussions with employers, town-hall meetings, and the Delaware Health Information Network.

The state will focus on many other areas of health in 2015, including expanding access to care and treatment for addiction.

On Jan. 1, 2014, coverage for thousands of Delawareans began through the health insurance marketplace and the Medicaid expansion. In the first year, 23,612 people enrolled in coverage, including many who had been previously locked out because of preexisting conditions or the unaffordability of insurance. We expect thousands more to gain coverage, which connects people to preventive care and early treatment, reducing the necessity for emergency-room visits and often avoiding more costly care. Open enrollment on the marketplace continues through Feb. 15.

Finally, in 2015, Delawareans will see expanded public treatment and recovery support for the thousands of people and families impacted by addiction. Revamped adult treatment services will customize the length and the intensity of clinical treatment to suit the patient's needs, while increasing the state's capacity to support the rising demand for services. Access to treatment will increase in New Castle and Sussex counties, including a new withdrawal-management center in Sussex County. For people struggling with addiction, it means an opportunity to live in recovery and contribute in positive ways to their communities.

(Rita Landgraf has served as the cabinet secretary for the Department of Health and Social Services since 2009.)



Dr. Guillermina Gonzalez

Arts a key role in business and education

Businesses constantly seek to create a competitive edge for their products and services that will increase the return on investment for their organizations. And the arts can help deliver better business results.

Americans for the Arts recognized the trend that connects the arts and businesses years ago and, as a consequence, launched its pARTnership Movement, identifying eight reasons for businesses to partner with the arts. From there, we can detect three art-business trends emerging in 2015.

First, companies will increase the hiring of creators, empathizers, pattern recognizers and "meaning makers," as Daniel Pink predicted in *A Whole New Mind*. Second, companies will increase their support in arts-education initiatives, where sciences and the arts complement each other. Third, companies will support "creative placemaking" initiatives, where local economies benefit by the inclusion of the arts as economic development engines.

The need for the U.S. to regain its competitive edge in increasingly globalized markets brings us to predict that presidential candidates will include the arts as part of their political platforms from two distinctive angles: funding for the arts and arts education.

Today's business environment demands innovation and creativity to draw inspiration and nonlinear approaches to business problem solving. Businesses will see the merits of including the arts as part of their business plans to regain competitive edge.

The arts have always been the springboard of creativity and innovation. The workforce of the future is educated at an early age. Kids should get an arts-infused curriculum that will enable them to become the inquisitive, creative thinkers described by Pink. As a consequence, organizations realizing this will increase their support to initiatives and curricula that clearly incorporate the arts.

Engaged business leaders are part of the community they live in. They are interested in dynamic schools, communities and economies.

Artscape, a not-for-profit urban-development organization, defines creative placemaking as the field that leverages the power of the arts, culture and creativity to serve a community's interest, while driving a broader agenda for change, growth and transformation in a way that also builds character and quality of place. Organizations, therefore, will see in creative placemaking the right strategies to improve community well-being and prosperity, while also fostering conditions for cities to define, draw attention to, and distinguish themselves on a global scale—in other words, the kind of communities they want their employees to live in.

The increasing importance of the arts in schools and communities will force Hillary Clinton for Democrats and Jeb Bush for Republicans, as their parties' candidates, to incorporate the arts in their political platforms to increase their palatability to voters. Clinton will propose a substantial increase for the National Endowment for the Arts, while Bush will opt for making the arts a part of a comprehensive education overhaul.

Overall, we will see the arts becoming a prominent component of our daily lives in 2015. This is a fantastic prospect.

(Dr. Guillermina Gonzalez is the executive director of the Delaware Arts Alliance and the chair of the Americans for the Arts' State Arts Action Network.)

ECONOMIC FORECAST



Frank Fantini

Casinos regain footing but competition looms

Delaware's three casinos should see modest growth in 2015, as no new competitors will open in neighboring states.

However, the opening of new casinos might not hurt much anymore. An example is Horseshoe Baltimore. It opened in August, yet Delaware's three casinos grew revenue in the following two months.

Delaware also might have benefitted slightly from the closing of four casinos in Atlantic City around that time. This reprieve, however, will likely be short-lived. MGM Resorts will open a \$925 million mega resort in 2016 at National Harbor, an upscale development off I-95 in Maryland that's within sight of both the Washington Monument and Alexandria City Hall in Virginia.

That is not good news for Delaware's two downstate casinos, Dover Downs and Harrington. They get a large portion of their business from west of the Chesapeake Bay, including Northern Virginia and Washington, D.C.

Then, Cordish Cos. and Greenwood Racing will open a casino near the South Philadelphia stadium complex, a convenient location that's bound to appeal to many Southeastern Pennsylvanians who now visit Delaware Park.

Still, 2015 offers Delaware's casinos a chance to regain some ground. An improving economy should help. Casinos throughout the country have seen revenue declines in recent years, as the legacy of the Great Recession has been depressed consumer spending on discretionary items. But the accelerating

improvement in the economy is finally translating to increased spending on entertainment, a fact demonstrated by growing gaming revenues throughout the country since last spring. Given that consumer confidence is at a multiyear high, that trend should strengthen in the New Year.

Of course, two- or three-percent growth in a long-stressed industry is not a bonanza for the casinos, their employees, or the state of Delaware.

Slot machines and table games are the meat-and-potatoes of Delaware's casinos. But Delaware has two other components: parlay card betting on NFL football games and online gaming.

NFL betting has surged, both in the casinos and retail outlets throughout the state. In October, sports betting generated \$1.29 million for the three casinos. But that's just 9.7 percent of all gaming revenues, and it's only seasonal. When the NFL season ends, so does sports betting.

Internet gaming, as everyone knows by now, has been a dud. The \$146,000 collected in October was just 1.2 percent of revenue. That isn't likely to improve a material amount, given Delaware's small population.

The outlook for Delaware casinos in 2015 is likely to be a repeat of 2014, just somewhat better. To return to full health, the casinos need further financial relief from the state. But politicians tend to react to crises, and just enough relief was granted this year so that the casinos, while anemic, aren't in acute crisis.

(Frank Fantini is editor and publisher of Fantini's Gaming Report.)



Fred C. Sears II

Charitable giving calculated and creative

Six years out from the 2008 market crash, most people have recovered sufficient income and confidence to give generously once again.

But the post-recession philanthropist is driven less by emotional impulse and more by practical thinking. Today's donors increasingly look for more bang for their buck, emphasize impact over personal glory, and make charitable giving decisions

as strategic components of their overall financial planning.

Thinking outside the checkbook

While most donors are back to giving at normal levels, many are being more cautious with cash and considering their complete assets as possible sources for funding their charitable giving.

Nationwide, more donors are giving real estate, mutual funds, insurance policies, IRA funds, closely held stock, and art. More are working with community foundations and other advisers to maximize the impact of their gift dollars.

Impact through collaboration

Along the same lines, donors small and large—including the Delaware Community Foundation, the Longwood Foundation and other local foundations—are increasing their efficiency and impact through collaborations.

Donors correctly observe that Delaware, like the rest of the world, has many nonprofits with overlapping missions, performing many similar activities. Like for-profit organizations, nonprofits often can be "more efficient" when they merge or partner.

Also, many donors are focused on long-term solutions of multifaceted, systemic problems, in addition to addressing urgent needs. For example, a single agency can shelter homeless people, but to actually reduce homelessness, we need collaborations among many partners to target its many root causes, including poverty, domestic abuse and addiction.

Many donors also are sacrificing personal recognition to increase their impact. Rather than give \$500 to have the family name on a plaque, modern donors often opt to give to high-impact communal funds like the Fund for Women or the DCF's community-needs fund.

Giving as part of financial planning

As part of the new, more thoughtful approach, many donors are now treating charitable giving like any other financial decision and wisely including it in their financial planning.

Interestingly, today's sophisticated donors are asking their financial advisers—often in partnership with the DCF—to help them use immediate and planned giving strategically, as a tool for making their charitable giving as impactful and long-lasting as possible.

This is great news for both donors and grant seekers because donors often find they're able to take advantage of favorable tax regulations and various charitable giving vehicles to make larger gifts than they realized.

Prediction

In Delaware and around the nation, 2015 will be the Year of Planned Giving. As the youngest baby boomers turned 68 in 2014, it makes sense that planned giving is already on the rise and will continue to be strong for at least the next 20 years.

That's excellent news for the nonprofit sector. Not only do America's 76.4 million baby boomers—including almost a third of Delaware's adult population—control 70 percent of disposable income in the United States, but they're also the most generous of all generations, giving more than \$47 billion to charitable causes each year.

Donors, nonprofits and the whole community will benefit from maintaining this focus on efficient, effective charitable giving. While many organizations lack the in-house capacity to manage legacy and other complex gifts, the DCF is a community resource that facilitates those types of transactions.

(Fred C. Sears II is president and CEO of Delaware Community Foundation.)

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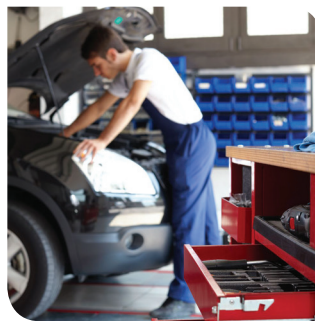
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AGRICULTURE

Banner year for corn and soybean crops

By Christi Milligan
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It was a record year for corn and soybean production in Delaware, thanks to exceptional growing conditions and a new hybrid of corn, according to Delaware Department of Agriculture Secretary Ed Kee. While final production numbers won't be released until Jan. 12, the latest stats for 2014 are impressive, and Kee said that 2015 predictions suggest a good year.

November figures released by the USDA's National Agricultural Statistics Service show that Delaware corn production is forecast at 32.3 million bushels, up nine percent from October and 12 percent from 2013. Based on conditions as of Nov. 1, yields are expected to average 190 bushels per acre, up 15 bushels per acre from the October forecast and 24 bushels above the 2013 average. If realized, it will be the highest yield and production on record for Delaware.

Area harvested for grain is forecast at 170,000 acres, unchanged from the October forecast, but down two percent from 2013.

Delaware soybean production is forecast at 8.78 million bushels, up four percent from October and 33 percent from last year. Based on Nov. 1 conditions, yields are expected to average a record-high 48 bushels per acre, up two bushels from last month and 7.5 bushels from last year. Area for harvest is forecast at 183,000 acres, unchanged from October, but up 12 percent from last year.

"This past year, we had, for the most part throughout the state, tremendous growing conditions," said Kee. "It rained almost perfectly; it didn't get real hot. Our crops thrived, especially corn."

Kee said rainfall and general weather conditions were bolstered by new genetics for a corn hybrid developed in the past five years. "They have really hit the farming scene, and they have increased yield potential," said Kee. "They're resistant to disease and drought, as well."

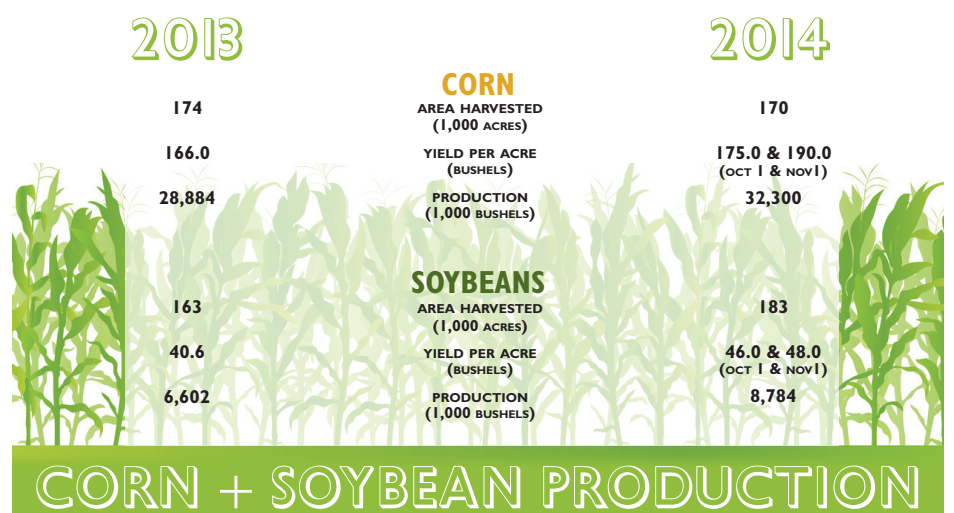
As for 2015, Kee said he's not prepared to make solid predictions. "But I think we could say it's reasonable to expect prices to hold about the same, with maybe moderate increases and decreases as it fluctuates," he said.

Delaware produces 60-70 percent of the corn needed to feed the poultry industry. The state ranks seventh or eighth in production each year, but Sussex County has been first in broiler production since 1940.

Kee said 30-40 percent of corn is imported from the Midwest to meet the demand from the local poultry industry.

Delaware's total agriculture sales are about \$1.2 billion.

Delaware Ag Week is scheduled for Jan. 12-16. The state's 44th Annual Agricultural Industry Dinner is slated for Jan. 21. ■



SUSSEX CO. NUMBERS

Job growth fuels Sussex economy

In an average month, 180 people are born, 187 die, and 280 move there.

By Kathy Canavan
Kathy@DelawareBusinessTimes.com

Sussex County grew jobs faster than both Delaware and the United States in 2014. Jobs were up almost 18 percent.

Unemployment, which stood at 8 percent in 2010, dropped to 6.1 percent for 2014.

Edward Simon, workforce analyst for the Delaware Economic Development Office, said the job growth is fueling the Sussex economy. "The labor market and economy in Sussex County were very strong in 2014. This was much stronger than in prior years," he said.

Fun fact about Sussex: In an average month, 180 people are born, 187 people die, and 280 people move there from somewhere else.

Facts about Sussex's economy:

- The median household income was \$51,472 last year, significantly lower than Delaware's \$58,903 median, but close to the national median of \$51,972.

- Household income in the eastern portion of the county, which includes the beaches, was \$56,706, while median income in western Sussex was more than \$9,000 lower.

- Most Sussex countians work in retail and wholesale trade, leisure and hospitality, and health care. Other major employment sectors include food manufacturing, education, professional and business services, construction, and

financial, insurance and real estate.

- The average annual wage for all industries was \$35,213 for 2013, compared with \$52,021 for the state.

- Sussex County has more acres of farmland than New Castle and Kent counties combined.

- Poultry and eggs represent about 71 percent of the \$921 million worth of agricultural products sold.

- Sussex is the No. 1 broiler-producing county in the U.S.

- Other leading products are corn, wheat and soybeans.

- Turnover rates in Sussex are generally higher than the rest of the state. The industry with the highest turnover was arts and entertainment at 17.8 percent, then accommodations and food services at 17.7 percent. The industries with the lowest turnover were information at 5.7 percent, education at 4.8 percent, and utilities at 1.6 percent.

- Many Sussex countians work in establishments with no other employees, especially those in professional and business services, finance, insurance, real estate, construction, retail and wholesale trade, and other services, such as repair and personal care. The average annual gross receipts for establishments with no employees were \$47,471 in 2012, the latest year available.

- Sussex County is graying, with 28 percent of residents now 55-plus. That's projected to rise to 42 percent by 2030.

- The beaches area draws more older people. The median age in eastern Sussex is 55, while the median in western Sussex is 39.

- The industries with the largest number of older workers are retail trade with 24 percent, health care and social assistance with 26 percent, manufacturing with 22 percent, education with 29 percent, construction with 22 percent, real estate and rental and leasing with 35 percent, and other services with 26 percent. ■

WHAT DO



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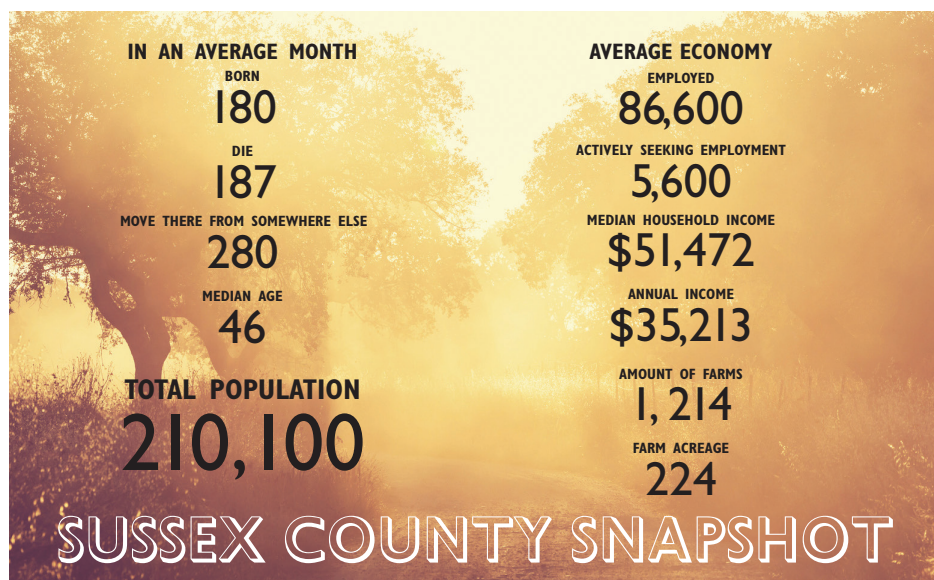
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SMALL BIZ CHAMBER STORY

Budding chamber of commerce operates from

By Kathy Canavan

Kathy@DelawareBusinessTimes.com

When Bob Older didn't like the direction that the New Castle County Chamber of Commerce was going in, he started his own. Chamber, that is.

It got off to an iffy start: "I was like, 'Oh, no. This isn't going to work,' and my husband was like, 'He's crazy,'" said Amy Eschenbrenner, owner of the Blue Hen Bed and Breakfast in Newark and a member of both chambers.

Three years later, the Delaware Small Business Chamber has more than 250 members. It runs 72 events a year, including a scrapple cook-off sponsored by Rapa. It recently awarded its first educational scholarship for \$2,500.

Its Business Caravan consisted of 10 cars, driving from Prices Corner to Possum Park with signs in the windows. "We drive through the shopping centers, and we beep our horns," Older said. "It takes about 40-45 minutes. My ultimate goal is to do it statewide—maybe even across the country.

Remember Hands Across America?"

The chamber operates from one desk in Older's own Creative Travel office in the partially vacant Astro Shopping Center. It pays \$300 a month for desk rent. Lisa Ayers, who is the events and membership manager, is the sole employee. The total budget is under \$2,500 a month. Annual memberships start at \$295.

"We don't want to pay out hundreds of thousands of dollars in rent or salaries. We try to do everything we can with volunteers," Older said. "We understand small business. We're not trying to nickel and dime our small business owners. We try to give them as much as we can."

There's no lobbyist: "There are too many lobbyists out there. We don't lobby," he said.

Older's target members are Delaware's 18,381 one-person shops, small businesses, and large businesses like WSFS that use local small-business suppliers. He said he's turned down



Bob Older is the president of the Delaware Small Business Chamber

businesses that don't pay for a state business license, and he's nixed the membership of a big bank that doesn't contract with local small businesses. "We're the only chamber probably in the country that turns down members," he said.

If that all sounds corny the members would disagree, Vicki Lam, owner of Promo Victory, said she joined because of Older's educational workshops and all the events. Eschenbrenner said she feels a comfort level when she's around business owners who feel the same pain she does as a home-based business owner. "You talk to a banker," said Eschenbrenner, "and their company pays for their dinner. I'm not going to be able to pay \$75 for a dinner. I can't go to these \$35 lunches. No way."

When Older heard businesspeople to sell them something at big events, but they never have an opportunity to get their own feet in other people's doors, he created the Top Six event. Six members meet for coffee or lunch—often at a member's restaurant—and they share ideas to help each other. Two examples: A floor refinisher and a power washer realized they could recommend each other to their clients. A hotelier bought print cartridges from a member who offered discounts.

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a rented desk inside a travel agency

Older always invites another professional association to join the chamber's B-to-B mixers to provide more business opportunities for members. Next up: Associated Builders and Contractors.

The chamber holds almost half of its events downstate because 15 percent of the members are from Kent and Sussex counties. The meetings do double duty, introducing upstate diners to restaurants they might not have discovered on their own.

Mark Kleinschmidt, president of the New Castle County chamber, where Older was once an official ambassador welcoming new members said many members of the county chamber also belong to an additional chamber. "As in the marketplace for any product or service, from computer companies to cola to airlines, different chambers fit different customers better," Kleinschmidt said.

"Bob is doing some good things, just trying to help these small businesses, because, a lot of times, we are not heard," Eschenbrenner said.



Lisa Ayers is the sole employee of the Delaware Small Business Chamber. She works from a rented desk inside the Creative Travel office in Astro Shopping Center.

She said she realized Older's chamber would fly when the restaurants started joining. "I think he's like this little boat, and we're all getting on the boat, just

trying to get people to recognize that a lot of people work out of their homes, and that doesn't discount their worth or their value for the community," she said.

Even the naysayers have done an about-face. "Now, my husband's like, 'Bob's on the right track,'" Eschenbrenner said. ■

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ACCOUNTANT 10 TIPS

Top 10 tips for a better tax future

By Kathy Canavan

Kathy@DelawareBusinessTimes.com

Wishing for a tax do-over for 2014? Self-employed businesspeople staring at envelopes full of receipts might wish for a financial makeover.

Your bread is baked for 2014, unless a financial professional can help you, but taking the right steps now could prevent snafus on your 2015 taxes.

We asked three Delaware-certified public accountants for the top 10 steps entrepreneurs can take to prevent a tax meltdown when January 2016 rolls around.

1 Get organized: Try QuickBooks or another accounting program to track your business expenditures. "When you have documents that are not organized in QuickBooks or accounting software, things can get muddled or forgotten," said Amanda Yantosh of Horty & Horty.

2 Use a notebook, calendar or phone app to track every business mile you



Chris Smith

drive. The IRS allows you to deduct 56 cents per mile in 2014 and 57.5 cents per mile in 2015—if you keep sufficient records. That means taking your odometer mileage reading at the beginning of the year and keeping a mileage record for every business trip you take, said Jordon Rosen of Belfint, Lyons & Shuman. Show where you're going, why you're going, and the mileage. At year's end, take another odometer reading to see how many total miles you've driven.

Then, you have two choices: You can

take the standard per-mile deduction, or you can figure out the percentage of miles driven for businesses and deduct a percentage of your actual automobile expenses (leases, gas, tires, insurance, repairs).

3 Health savings accounts are a boon for sole proprietors because they allow individuals covered by high-deductible insurance plans to receive tax-preferred treatment of money saved for medical expenses. "You put the money in; you get a tax deduction. It can grow, and, when you have medical expenses, you can take it out tax-free. There's no other account that does that," said Chris Smith of Gunnip & Company.

The money can accumulate through your lifetime, and you can use it to pay health expenses in retirement.

4 If you hire any employees, consider hiring a payroll processor, too. Having someone else do payroll frees up your time, and it can save you money in the long run. "I know, with small entities, it's often a price issue," said Smith. "But



Jordon Rosen

sometimes the headaches can outweigh what the cost issue is because there are some forms that can be missed. Let's say their unemployment rate changes, and they didn't know that and didn't pay. They could come back and have to owe a little bit of interest and penalty on it."

He said the best time to switch payroll administrators is now—the beginning of the year.

5 Reconcile your checking account monthly. It sounds simple, but CPAs say many sole proprietors keep their bank balances in their heads.



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6 If you entertain a client, keep good records of whom and when and how. You can deduct part of your meal and entertainment expenses, but you'll need more than an old receipt.

7 You may consider using a room in your house or even a part of a room as a dedicated office and taking a deduction for its use. Using the simplest method of figuring a home-office deduction, you can deduct \$5 per square foot up to 300 square feet. Three caveats: The space must be used exclusively as an office; when you sell your house, this deduction could complicate things a tad, if you do not use the simplified method; and it probably does increase your chances of an audit a little bit, Smith said.

8 The Section 179 deduction is a gift to small-business owners, aimed at stimulating the economy. Rather than laboriously dividing yearly depreciation of an asset, owners have been allowed to deduct the entire cost of an asset in one year. The deduction has ranged from \$25,000 to \$500,000 in years past, but, at press time, Congress had not passed a bill outlining the deduction for 2014 or 2015. Even with the economy starting to budge on its own, CPAs were hopeful that Congress would pass some deduction on a retroactive basis.

9 Hire the kids: Sole proprietors can employ their own children for jobs



Amanda Yantosh

that they are capable of doing and pay them a salary that's commensurate with what they do. That could be cleaning your office or raking the leaves that are blocking your clients' entry to the property. "If you can hire your children, you can save on taxes and keep the money within the family," Smith said. "It definitely has to be a duty the child can do, and it has to be a legitimate job."

10 Look at your numbers: When 2015 is coming to a close, take steps to balance your income with deductions. If it's been a lucrative year for your business, think about what equipment you'll need in 2016, and consider buying assets before Dec. 31 so you can balance that 2015 income with deductions. ■

BUSINESS HIGHLIGHTS

Delaware farmers' markets boast record \$2.6 million season

Delaware farmers' markets had \$2.6 million in sales in 2014, double that of just five years ago, according to the Delaware Department of Agriculture. A dramatic increase in the demand for local food and farm-fresh products was credited with the increase.

Secretary of Agriculture Ed Kee said the markets are a great example of public-private partnerships.

"Over the last few years, we have seen an incredible rise in people wanting to eat healthy and buy fresh, local foods for themselves and their children," Kee said. "Our farmers and producers are working to meet that demand by selling some of the best fresh produce, meats, cheeses and honey that any state can offer."

Shoppers bought more fresh produce and other goods from farmers' markets than ever before in 2014. Sales from all 27 First State community-run farmers' markets totaled \$2,636,727, up more than \$520,000 from 2013. Sales have increased more than eightfold since the Department of Agriculture began

tracking them in 2007.

Fresh produce made up 59 percent of the total sales, with the remainder coming from value-added products such as meats, cheeses, jellies, breads, salsa, eggs or honey, officials said.

The 2015 market season will begin in April; most markets start their operations in May, June and July. There are currently two winter markets open for the season, in Millsboro and Delaware City. A list of the markets is available online at Delaware's Buy Local Guide, de.gov/buylocal

3D printing topic for Technology Forum

Jim Lee will speak about investing in tech at the Delaware Technology Forum's January event.

Lee, founder of Strategic Foresight Investments in Wilmington, will show why lab-grown ears and the like may or may not be sound investments.

The event is slated for 5:30 p.m. Jan. 21 at the White Clay Creek Country Club at 777 Delaware Park Blvd., Wilmington. Registration is \$25 for members and \$40 for others. Register online at techforumde.org or at the door for an additional \$5.

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VOLUNTEERS

Nonprofits' dilemma: wooing Firefly crowd

By Kathy Canavan

Kathy@DelawareBusinessTimes.com

Friendship House is graying. Although the fastest-growing sector of its clients are under 35, the leaders at the homeless outreach center are in their 60s.

Executive Director Bill Perkins successfully recruits younger staff for his Wilmington center, but most stay for a season and move on.

"This is not a question of low wages or long hours," Perkins said. "The baby-boomer ideal of staying at one place for one's career is taboo for Gen X and millennials. The same pattern plays itself out with volunteers."

The younger generations are just as committed to volunteering, Perkins said, but they generally won't commit to something three weeks in advance like their parents and grandparents will.

If you have an emergency and need six volunteers for the weekend, millennials are the ones you're going to call. "They can tweet their friends and

get you a group overnight," Perkins said. "Just don't ask them to commit to a regular time and day."

Friendship House and other Delaware nonprofits are shifting their expectations to meet the millennial brand of charity. Gen X and millennials often lack the job security and wealth to give at the same level as their older family members, Perkins said, so an elderly \$5,000 donor will need to be replaced by 50 donors giving \$100 each.

"Younger donors are more spontaneous—more likely to donate \$10 online to a story they read on their tablets than to respond to the traditional end-of-year financial appeal," he said.

Most board members tend to be 55-plus because millennials find it almost impossible to fit board and committee meetings into their schedules, although they're happy to help on a special project, Perkins said.

Because younger clients work best with their peers, Friendship House collaborates with Delaware Technical Community College, Neumann

University and the University of Delaware to provide internships for credit.

Internships for credit have been key in bringing younger volunteers to the Salvation Army.

"I have personally made it a point to recruit interns that have nice networks. So I have been able to recruit folks who bring a whole crew with them," said Carl Colantuono, director of development for the Salvation Army.

Colantuono said having two millennial daughters helps him relate to the volunteers he dubs "the Firefly crowd."

His daughter, Heather, came up with the idea of bell-ringing selfies—kettle volunteers who send selfies of themselves dancing, singing and ringing the bell for the Salvation Army.

"You have to be aware of what their lifestyle is. They're not the type to go to the annual dinner, unless they're there to work the auction. They're certainly not going to sell a table; there's no way they can afford that," Colantuono said.

"If you look at where the youngsters are, they're finding their causes. If you connect with them ahead of time and ask them to run the food booth and bring some friends to help, then you've got that 20-something group not only enjoying the event, but becoming a part of the organization."

In his plans: A Salvation Army water-bottle booth at the Firefly Music Festival next June.

Time-pressed young volunteers often do it to satisfy a school volunteerism requirement, to pad their résumés, or to get a foot in the door.

At Beebe Hospital, most young volunteers are in med school or health-care programs that require hospital experience, said Lee Halloran, manager of volunteer services. And, most of the others, are hoping their volunteer work will morph into a job, because Beebe is one of the top employers in the Lewes area.

"It's sad to say, but they're really looking at it as more 'What can I get out of this?' rather than just the satisfaction



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The Food Bank of Delaware, with its large volunteer room and popular mission, is a popular spot for student volunteers—so popular that group volunteer opportunities often fill up as much as three months in advance.

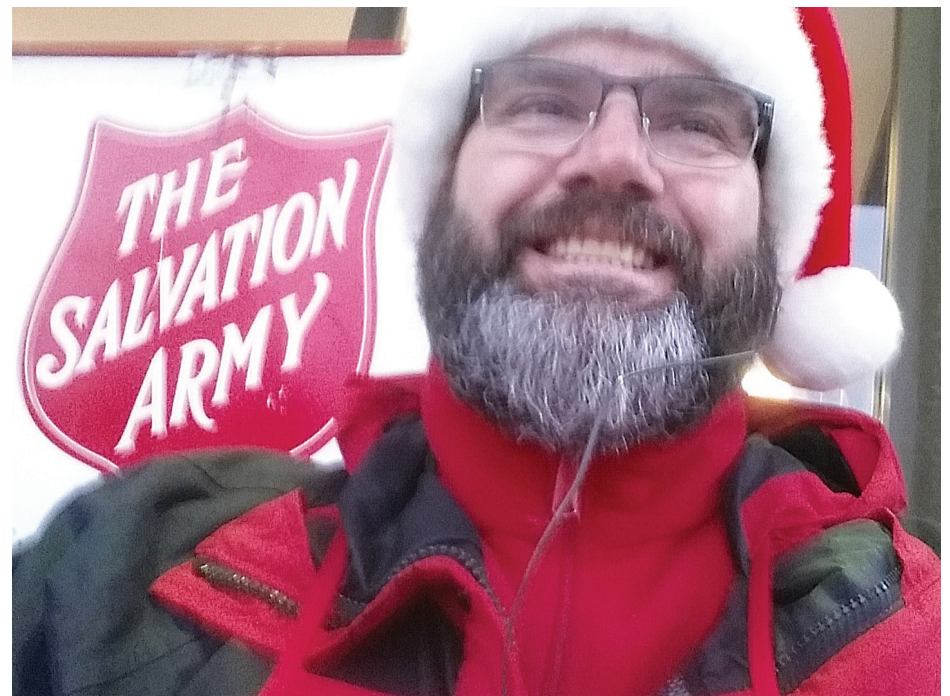
of doing the volunteering work. In this setting, 99.9 percent of the folks who are coming here from that age group are coming to get experience,” said Halloran.

The Ministry of Caring is using Twitter, Facebook and email blasts to attract younger volunteers—but one of its best recruitment tools is an older member.

“A lot of our original members are

getting older, but they have recognized the importance of bringing in younger members who will bring some youthful energy,” said Mark J. Poletunow, deputy director of the nondenominational nonprofit that helps poor and homeless Delawareans.

Pete Kennedy, the ministry’s communications director, said social media works well for getting the word out for supplies and donations. “If we’re in need of, say, winter coats, for



Kent Wannamaker’s ringing-the-bell selfie.

instance,” he said, “those kinds of posts get a lot of views and a lot of shares and a lot of likes, and I do think they translate into donations, although it’s hard to tell if somebody donates because of that.”

The Food Bank of Delaware’s large volunteer room draws fraternities and sororities. Communications Director Kim Turner said group volunteer openings book up as much as three months in advance.

Different nonprofits are trying different methods to woo younger volunteers.

“It’s like anything else,” said Colantuono. “If you want to get the millionaire to donate, you’ve got to find out where he is and get next to him. It’s the same way with young people. It’s about meeting them where they are, and, hopefully, they’ll become engaged for the long haul.” ■

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COMMENTARY

Wish list for Del. officials

When it comes to Government and Business, ordinarily, from the Business viewpoint, less Government is better.

Tension is inherent in the relationship, but, for each, the other is often the 500-pound gorilla.

Acknowledging that, here's a list of a dozen things we'd like to see Gov. Markell and the General Assembly consider in 2015. Some of these may be in the works, some may not be at all, some may be underway but not just disclosed or known to the public:

Three are related to Public Finance...

1. Strategic Focus to State of Delaware Public Funding "going forward", with a plan for the next decade or two in terms of Balanced Budget, a rational approach to State spending, and particularly on the revenue side to finding funds;

2. Markell Motor Fuel Tax to Fund Highway Infrastructure should be passed. It's a user-paid fee, not updated for decades, and it appropriately places the cost burden of such infrastructure on those who use it, and it should be used just for capital transportation needs, not as some kind of "slush fund" as too often it has been; and

3. 100% Full Funding of all Public Pensions (which helps taxpayers see the commitments that policy-makers have made in their names), with a longer-term move to replace Public Pensions with the 401(k)-type plans on which most of the Citizen taxpayer customers of the public employees already rely.

Three are related to Economic Development...

4. Strategic Redefinition for the longer term of the "Delaware Advantage", the lodestone of Incorporations, Public Law and Chancery Court, Tax Policy and other benefits that have allowed Delaware to be the Lichtenstein of the US in providing value to non-Delaware stakeholders in leveraging Delaware's sovereignty and services, in a way that exports part of our tax burden;

5. Comprehensive Economic Development Plan by the State should be centralized focus to include counties and municipalities, "fixing" conditions that inhibit entrepreneurship and growing Delaware's attractiveness as a business home; and

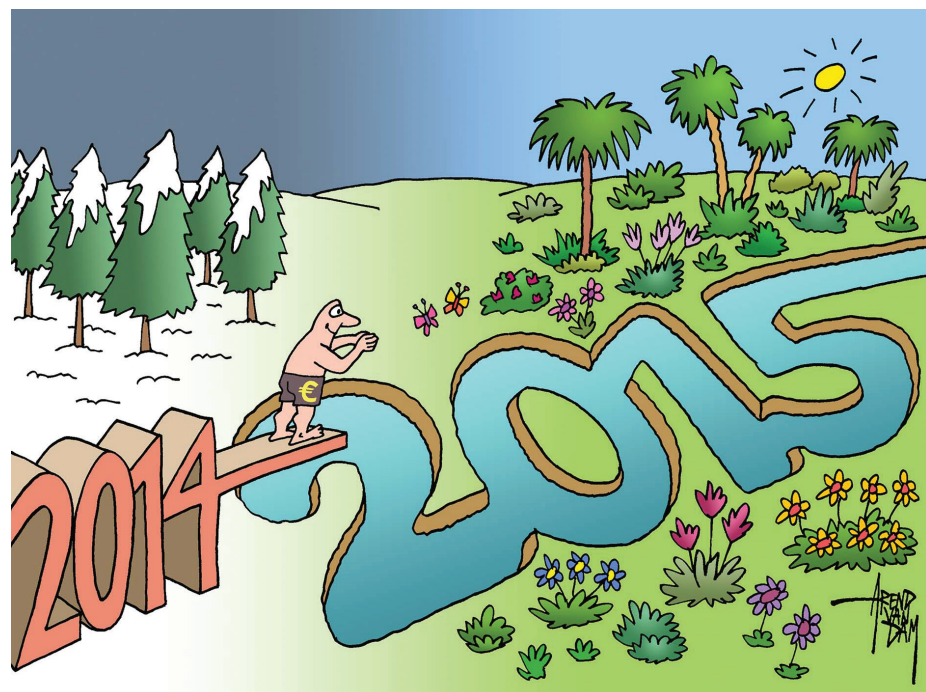
6. Expansion of the State's Port of Wilmington, with a revisit to the concept of privatization of its management.

Three are Quality of Life...

7. Comprehensive Education Reform that makes Delaware a destination to which people move for Public School Quality, rather than move away from, with Charter Schools included and funded, strong accountability, and focus on drop-out prevention as a cornerstone to Work Force Development and Human Capital Issues;

8. Public Safety Strategy for City of Wilmington that sheds its Murder Town USA experience and image in favor of community revitalization; and

9. Comprehensive Strategy for Reentry from prison to the community, the low-hanging fruit of reducing incarcerated populations and moving



people off street corners and to work.

A fourth category is "taxpayer protection," to reduce the costs of Government...

10. Better Public Spending Management, e.g., Medicaid spending seems to be fastest-growing in the region, paid at 200%-600% of the poverty level, and at some point Government must address the need to fix issues rather than paper over them with transfer payment checks redistributed from people who work;

11. Revisit Prevailing Wage on Public Projects, which overstates market rates in the 40% range, often netting 15% cost increases in total project costs that taxpayers must subsidize; and

12. Right-to-Work Reform, where

union focus exacerbates an adversarial workplace rather than building the win-win-win cooperation between employees and management needed in the new 21st Century workforce.

A dozen initiatives, a dozen thoughts that deserve and warrant consideration.

This is a "clip and save" for Delaware business leaders. So, in the 2015 New Year, when you run into your legislator in the supermarket or at the YMCA, and some one of them asks "what can I do to help?", well, then...

Here's the list that you want to recite.

Best wishes from all of us at DBT for health, happiness and prosperity in 2015!! ■

Guest View

Make your personal health a priority in 2015



By Nic DeCaire
Guest Columnist

Maybe it was a health scare. Perhaps you looked in the mirror and didn't like what you saw. Or you read my last article and simply want to make more money.

Whatever the reason, I'm glad you have made the decision to make your personal health a priority in 2015. If you put only a small percentage of the effort that you put into your career toward improving your health, you—and your body—will reap great rewards.

Just like in business, you want to spend the most time on what gives you the biggest return. So, walking slowly on a treadmill or taking a leisurely stroll around the neighborhood after dinner will not get you the biggest results—although both are still good for you.

When building your exercise

program, ask yourself two questions:

How much time can I realistically dedicate to my fitness each week? This includes the number of days each week and also the amount of time you plan to spend working out on those days.

What do I actually enjoy when it comes to exercise?

I ask these questions because I never want to set an unrealistic goal, and nobody wants to do something they don't enjoy.

Most of my clients are busy, so they give me about 30 minutes a couple times a week to work with them. Given those time constraints, I have to create something that's going to give them the biggest impact and also add in strength training and cardio at the same time.

How is this possible in only 30 minutes? Easy—I make them lift faster.

Here's an example of the kind of

workouts our clients do at Fusion Fitness Center. The level of fitness experience or ability doesn't matter; these workouts all have the same base. What changes is the amount of time, the types of exercises, and the intensity at which they are performed.

First, we start with a dynamic warm-up. This normally takes about five to seven minutes and includes exercises like jumping jacks, push-ups, lunges, planks and squats. During this warm-up, we are increasing your body temperature, working on range of motion and helping you get mentally focused for the workout.

Next is the strength-training part. This usually takes between 15 and 20 minutes, depending on the individual. Big muscle groups are the focus here, so exercises like goblet squats, pull-ups, chest press, and dumbbell lunges are performed. I want clients to get the most out of their movements, so bicep curls are not going to cut it.

Finally, we move on to a finisher. The purpose of the finisher is to exert any energy you might have left in your tank. A good finisher can last anywhere from three to five minutes and should leave you spent.

This style of workout is something that you can do in the gym, at home, or even in the office. It can be done with just your body weight, dumbbells or kettlebells. You don't need all the fancy equipment of a gym if you don't have time to get there.

For examples of 30-minute Fusion Fitness workouts, visit www.fusionfitnesscenter.com/dbtfitness.

For videos of exercises mentioned above, visit www.youtube.com/fusionfitnessde.

If you have any questions, contact me at nic@fusionfitnesscenter.com.

#ResultsAreEarned

Nic DeCaire is a 2014 DBT40 honoree and the owner of Fusion Fitness in Newark. ■

ECONOMIC FORECAST



Sam Lathem

Major employers on union president's radar

Every American should only have to work one job, and that job should provide for a family. That's why I'd like to see AFL-CIO unions organizing several of Delaware's largest employers in 2015—Christiana Care and the credit-card banks.

I hope to unionize nurses at Christiana Care. I hope we can organize the janitors there. I'd like to see unions go after the credit-card-bank employees.

And I would love to have a unionized hotel. We don't have one in the state.

The governor and the Department of Labor will tell you we've recouped the jobs lost to the recession, but those recouped jobs do not grow the middle class. They don't replace those manufacturing jobs we lost. We've never really recouped from those losses, and I don't think we will. I just hope more will be done to grow the middle class.

You can get the Amazons and the Walmarts to come into Delaware, but those aren't good-paying jobs. Some of them don't even have benefits. The only way we're going to get back our middle class is jobs—good-paying jobs. Nothing works without jobs.

We need to find a way to raise revenue to fix our state infrastructure. We support a tax on fuel—and the pain on consumers would be lessened now that fuel prices are low. I hope that legislators have the political will to support the fuel tax that will create good-paying jobs. Neither the Democrats nor the Republicans want to jump out and do it. The only way it will get done is if they do it together, so one can't blame the other for being tax-and-spend politicians.

Union labor helped do the repair work on the bridge at I-495. Union labor worked on the University of Delaware's STAR campus and the new addition to the Nemours/Alfred I. duPont Hospital for Children. Union workers helped build the new Wilmington Hospital, and now our members are still on the job at the Delaware City Refinery.

Organizing isn't easy in Delaware because it's a business state—and it's a small-business state, and small businesses are more difficult to organize. We can't strike because employers can bring in replacements. We don't have laws in place to make it easier to organize workers. We were hoping to get the Employee Free Choice Act passed, which would have allowed a union to be certified to bargain with an employer if union officials collected the signatures of the majority of workers. We didn't get that.

We lost some of our members due to government cutbacks, and we know most of our future growth is going to be in the private sector.

We support legal immigration. There's no doubt in my mind that Hispanic immigrants are going to join unions, and they're going to demand a higher wage for what they do.

The Hispanic immigrants are being taken advantage of. That's a historic pattern. Remember "No Irish Need Apply"? The Italians went through the same thing. African-Americans paid our dues assimilating into this country. Now, it's the Hispanics' turn. Every ethnic group that has come into this country has had that time when they were at the bottom rung. There's no reason why we can't make it.



Rick Sommer

The cloud and system integration landscape

The major overall trends I see with software solutions for small- and medium-sized businesses (SMB) are centered on information.

As in the past, technology change is always an opportunity and challenge for any business. From early computers to the Internet to bringing your own device to work (BYOD), business has been changed and will continue to be, as technology

and our acceptance of it evolves.

The first trend is that SMBs will continue to move their enterprise resource planning (ERP) or financial accounting systems to the cloud.

Cloud can mean many different things, based on the scenario and situation. In my opinion, a true cloud solution is provided directly by the software developer, hosted in their professionally managed, secure data center, seamlessly updated for frequent new versions and purchased on a flexible subscription-licensing model.

There has always been a reluctance to move critical accounting functions out of the company-controlled data center. The perception was that their data was more secure because they could control it. There has been a transformational shift in this thinking. SMBs are now seeing that moving their ERP systems to a cloud solution is more secure, dependable and economical.

The comments I hear directly from CFOs are that, in order to exercise proper due diligence of the financial and informational assets of the company, the cloud is the way to go. As I work with SMBs moving to new ERP/accounting systems, I see this direction accelerating exponentially.

The next trend is that SMBs will integrate their financial and operational systems together. This concept is sometimes referred to as the "best-of-breed" solution.

In the past, with traditional on-premises purchased software, SMBs generally

had two options. The first was to purchase an industry-specific package that tried to meet all of the operational and financial needs of the company. The challenge with this model was that, while trying to do it all, they sometimes did not do everything as well as they should. In addition, because the software was designed for unique needs and a smaller potential customer base, it was costly and traditionally slow to update and add new functionality.

The other option was to purchase specific, separate solutions for each functional area. While this usually met the functional requirements, custom code was needed to aggregate the data of these disparate systems together. Maintaining this custom integration was a challenge as the software programs were updated.

Cloud ERP solutions help with the best-of-breed approach because they are generally designed with newer underlying technology that facilitates interaction with separate software programs. The result is that each functional area can get the best solution for its individual needs, and the data can be more easily integrated together, using standard tools to eliminate silos of information.

The last trend is related to dashboards. SMBs are implementing solutions that highlight key metrics and performance indicators that quickly show each role in the organization how their area of responsibility is doing. This allows that person to take timely corrective action, as required.

My prediction for 2015 is that it will be a breakout year for overall cloud adoption by SMBs. Moving business functions like Microsoft Office to an online solution like Office 365 will continue to accelerate. Being able to access business information from anywhere on any device is becoming not only accepted but also expected.

The cost and complexity to maintain in-house computer systems justifies moving to the cloud. SMBs need to embrace this transformation trend and access to information to stay competitive. I see 2015 as the year when SMBs make it happen with cloud solutions.

(Rick Sommer is president of Intellitic Solutions, and President of Technology Forum of Delaware)

smartboard

MY FIRST JOB | SCRENGRAB

my first job



Scott Kammerer

What was your first job?

I was 12 years old. It was my Aunt Helen's farm and we had a fruit stand on the side of the road. I got there at six in the morning and picked blueberries for about five hours and then we would set up and sell blueberries, cherries and peaches at the stand until about 5 pm. We sold them by the pint. I did it for 2 summers.

How much did you make?

I got paid \$20 a day. It was SO much money – I judge my success between the differential of income and expenses. I was the wealthiest of my life when I was 12 years old.

What were the lessons you learned from this job?

I learned that if you control the whole supply chain you can increase your margin. She (Aunt Helen) was really smart. I learned that if you knew the whole process you were really connected to it, it was easy to make decisions. Depending on the harvest and the yield, your income could go up and down – I was interested in that. I just had to figure it out on my own. The people wanted an experience. They would ask me, "Who are you, where are you from?" They wanted to hear the story and they LOVED it when I told them I picked the blueberries myself.

So did you eat a lot of the blueberries? Did it create a lifelong aversion to blueberries?

I used to eat a lot. Blueberries are my life (laughs). Blueberries remind me of a simple time. At that time I lived in a place called Presidential Lake – completely undeveloped. There were cranberry bogs and one store in whole area. We drank Yoo-hoos and went fishing.

screengrab –

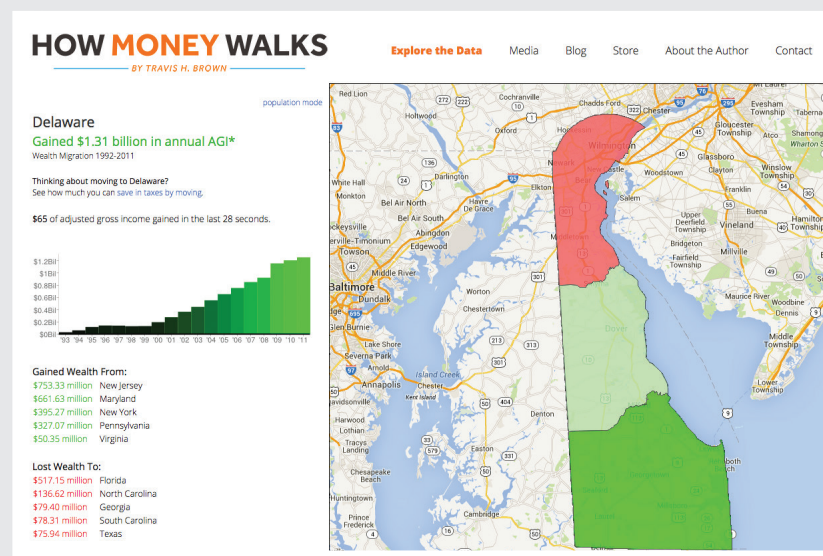
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How Money Walks maps this great migration of American income and raises important questions about American tax policy and how it profoundly affects growth and development in our country: You can visit the website and also download apps for iPhone and Android devices.



Website tells all: salaries to state contracts

By Kathy Canavan

Kathy@DelawareBusinessTimes.com

An updated website dubbed Transparent Delaware is a treasure trove of easy-to-access business information and just plain gossip.

- Did you ever wonder how many state contracts your competitors are getting?

The state paid vendors \$4.7 billion last year, and the site shows which businesses got that state money. That's valuable information whether you plan to compete against them next year or pitch them your services as a subcontractor this year.

- Do you want to know why a nursing supervisor earned \$60,408 in salary and \$148,953 in overtime pay?

- Curious how much your child's teacher earns? Or maybe your family-court judge?

The answers to all those questions are easy to find on the website sponsored by the Caesar Rodney Institute, a

The site is a resource for firms seeking to win state contracts or increase their slice of state spending on vendors. Suppliers can also identify state vendors who might be good candidates as customers.

nonprofit research center in Newark that advocates for transparency in government.

The site now gives you entrée to 8 million records. That includes more than 11 years of state vendor

transactions. You can sort them by department, spending category or a specific vendor's name. You can download them into an Excel file and sort them later.

The site is a resource for firms seeking to win state contracts or increase their slice of state spending on vendors. Suppliers can also identify state vendors who might be good candidates as customers.

To get the data, the Caesar Rodney Institute filed a Freedom of Information Act request with the state Department of Finance, and the department compiled the payroll and vendor data. The institute then hired VisiGov to put the data into a software package users could access with ease.

Stapleford said he was grateful for donations that allowed the institute to hire VisiGov, a Brunswick, Maine, business intelligence firm focused on government transparency.

"What interests me the most is the pattern of vendor payments, said John

E. Stapleford, institute president. "You can anticipate the stance of various major businesses on political affairs given how dependent they are on state contracts. There is also, of course, a correlation between the vendor payments and contributions to political campaigns."

Stapleford said he was also amazed to see the variety of groups who benefit state contracts that you would never anticipate.

The site does not include information on state employees' pensions because state law requires that pension information be confidential. The institute has been critical of that law because several other states now release state pension information.

The information is posted at <http://www.transparentdelaware.org/> Institute staff will demonstrate features of the site for anyone who requests help at 302 273 0080. ■

Calendar

JAN. 12

**Delaware State Chamber
178th Annual Dinner
4:45-8:30 p.m.**

The Annual Dinner, held at the Chase Center on the Riverfront (815 Justison St., Wilmington), is the largest of the State Chamber's annual events, drawing 900-plus attendees from the business and political worlds. The evening's program will also include the presentation of the Josiah Marvel Cup Award.

MORE INFO:

If you'd rather place your order by telephone, call (302) 655-7221 or fax your registration, along with your credit card information, to (302) 654-0691.

JAN. 13

**Vendor Day - State of Delaware
9 a.m.-1:30 p.m.**

PRESENTED BY:

Government Support Services and Milton Chamber of Commerce
Come to Milton Theatre (110 Union St., Milton) to hear explanation of how the state purchases products and services, and learn tips for submitting a successful proposal.

JAN. 15

**Delaware Tech Meetup
6-7 p.m.**

Held at the colN Loft (605 N. Market St., Second Floor, Wilmington), Delaware Tech Meetup is a monthly gathering where companies at any stage can demo new ideas, and people connect to move ideas forward. Passionate thinkers and doers will lead discussions about various technology-related topics. To speak a couple of minutes about what you're doing or thinking about, contact the event organizers at www.meetup.com.

JAN. 24

**2015 Delaware Business &
Community Expo
11 a.m.-3 p.m.**

PRESENTED BY:

The Biz Knows

The Business & Community Expo has something for everyone. If you have a business, want to start a business, or purchase products and services from businesses, this event is for you. Workshops provide business owners with an opportunity to learn best practices and ask questions of experts in various industries. For job seekers, there will be a list of hiring organizations, with indicators of who has openings for entry-, mid- or executive-level positions. These organizations will have related literature on hand. The event will take place at the Courtyard Wilmington Newark (48 Geoffrey Drive, Newark).

MORE INFO:

Call (855) BIZ-KNOW

FEB. 3

**10th Annual Economic Forecast
8:30-11:30 a.m.**

PRESENTED BY:

Lyons Companies and University of Delaware's Alfred Lerner College of Business & Economics' Center for Economic Education & Entrepreneurship
The speakers will include James A. Bullard, president and CEO of Federal Reserve Bank of St. Louis; Jay Bryson, Ph.D., managing director and global economist at Wells Fargo; and Michael K. Farr, president of Farr, Miller & Washington, LLC, and author of The Arrogance Cycle. Jon Hilsenrath, chief economic correspondent for the Wall Street Journal, will moderate. The event will take place at the University of Delaware's John M. Clayton Hall Conference Center (100 David Hollowell Drive, Newark).

MORE INFO: Email economicforecast@lyonsinsurance.com

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ACHIEVEMENTS & PEOPLE ON THE MOVE

Achievements

Nickle Electric was awarded three Excellence in Construction Awards from the Associated Builders and Contractors Delaware chapter for the following projects: Hologic DET in Newark, the Delaware City DMV facility, and new Woodbridge High School.

Horty & Horty, P.A. received the highest rating at its most recent peer review. A peer review consists of a review of the system of quality control for the firm's accounting and auditing practice.

Raechelle Patterson of Wawa, Michelle Morin, executive director of Office of Supplier Diversity and

Paul McConnell and Scott Johnson of McConnell Johnson Real Estate were recognized by the Delaware Financial Literacy Institute at the Pursues to Portfolios celebration.

Christiana Care Health System's External Affairs Web Services and Social Media team won two awards for website design and development from the Interactive Media Association (IMA). The IMA awards recognize the highest standards of creativity and excellence and honors individuals and organizations for outstanding achievement.

People on the Move



Gene Malone

Appointed Delaware Business Banking Regional Managers by M&T Bank. They will oversee teams of relationship managers who provide traditional financial services and customized product solutions to business clients.



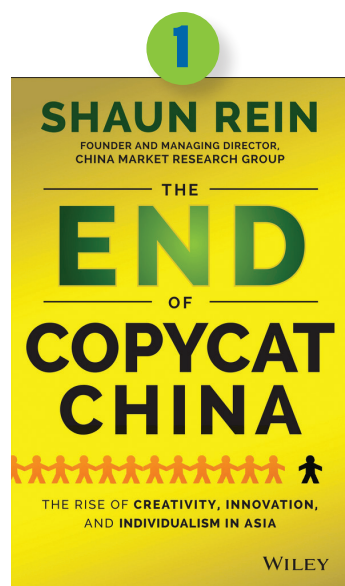
Chad Barthol



Tim Winstead

Appointed Director of Public Safety at Delaware Technical Community College. He will provide college wide leadership and oversight of the Public Safety Department at all campus locations.

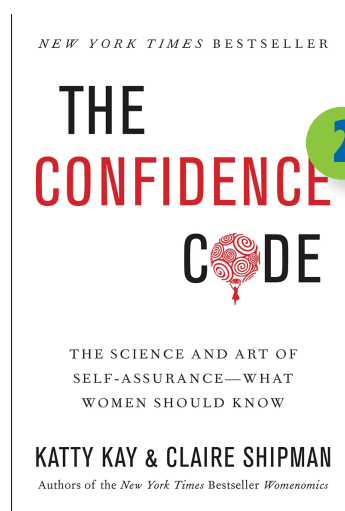
TOP 5 BOOKS



1 *China is no longer a “copycat nation.” It has changed the nature of its economy and now encourages innovation.*

Strategy consultant Shaun Rein entertainingly explains why you cannot call China a “copycat nation” anymore. The Chinese have re-examined their original plan for encouraging economic growth, which depended on emulating foreign business practices and borrowing foreign technology. This approach produced diminishing returns. The Chinese are now changing the nature of their economy and encouraging innovation. Chinese economic development has followed three broad stages. In the first stage, the government encouraged heavy capital investment; Chinese businesses borrowed business models from abroad. In the second stage, China’s companies explore innovation for their domestic market. In the third stage, Chinese businesses use innovative practices to target foreign markets – perhaps including yours. Based on more than 50,000 interviews with those involved in business in China, Rein performs a singular service by showing why China’s economy evolved as it has and by forecasting the direction it may seek in the future. [getAbstract](#) recommends his insights to investors, entrepreneurs, economic historians, and anyone seeking to understand China’s economic future – whether to capitalize on it or to compete against it.

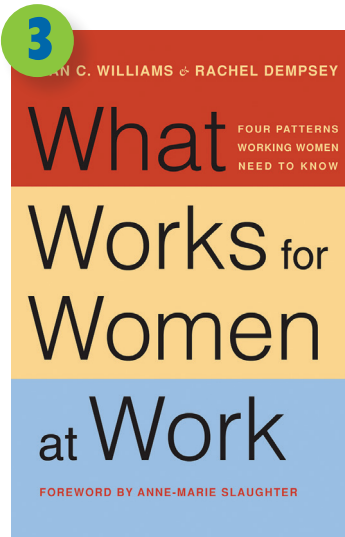
Shaun Rein | Wiley 2014 | 259 pg. | ISBN: 9781118926765



2 *Build confidence by doing more, thinking less, banishing negative thoughts and being authentic.*

Katty Kay and Claire Shipman, journalists and authors of *Womenomics*, interviewed successful women in a range of fields including sports, politics and business – and discovered that many, even the most successful, lack confidence. The authors investigate whether men really have more confidence than women. They find that confidence trumps competence at work. For example, women often lack the confidence to voice their opinions, even though such reticence hurts their chances for promotion. Women prove especially reluctant to negotiate for better salaries and often ask for less money than men request. After interviewing geneticists for insight, the authors report that confidence has a strong genetic component, though environment also matters. While much of their treatise is discouraging, it does offer hope. With effort, you can become more confident. Boost your confidence by speaking up and taking strategic steps; do not overthink your decisions. [getAbstract](#) recommends the authors’ insights and research to women – and men – who struggle with a lack of confidence, and to parents who want to instill confidence in their children.

Katty Kay and Claire Shipman | Copyright © 2014 by Katty Kay and Claire Shipman. Published by arrangement with HarperBusiness, an imprint of HarperCollins Publishers 2014 | 232 pg. | ISBN: 9780062230621



3 *It’s tougher for women to succeed at work than men. Here’s why – and what you can do about it.*

Women must shrewdly manage office politics because, unlike their favored male counterparts, they must cope with gender bias. Hastings College law professor Joan C. Williams and her daughter, Rachel Dempsey, thoroughly explore this unavoidable truth in their intelligent manual for working women. The duo interviewed successful women from a variety of fields and identified four patterns of gender bias: “Prove-It-Again!, The Tightrope, The Maternal Wall and The Tug of War.” They describe each pattern and how it affects working women. Then, they offer strategies to mitigate the effects of gender bias so you can cope with this unavoidable, but not unconquerable, blockade. [getAbstract](#) recommends their tactics to working women everywhere.

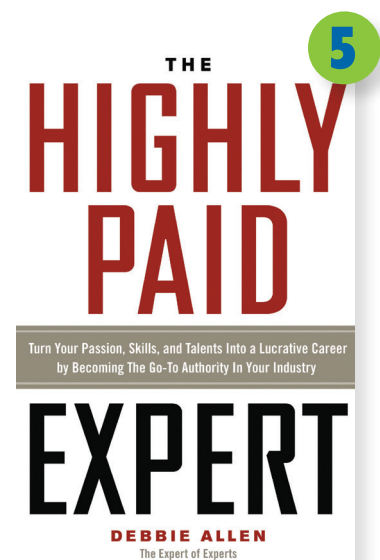
Joan C. Williams and Rachel Dempsey | NYU Press 2014 | 365 pg. | ISBN: 9781479835454



4 *Most salespeople strive to think creatively, but few know how. Sales consultant Mark Donnolo shows the way.*

Drawing on his background in art and design, sales consultant Mark Donnolo explains what creativity involves and how to master it. He lays out a comprehensive, detailed “Innovative Sale” program that salespeople can implement to develop unique, appropriate sales solutions for their customers. The Donnolo system – with its interlocking principles and imperatives – has some degree of complexity, but he offers comprehensive, carefully conceived and detailed instructions. Donnolo’s manual also includes the Innovative Sale assessment tool to help you become more creative in the pursuit of creative solutions. [getAbstract](#) recommends Donnolo’s informed, original treatment to sales professionals and managers.

Mark Donnolo | Copyright © 2014 AMACOM, a division of American Management Association 2014 | 288 pg. | ISBN: 9780814433478



5 *Discover the secrets to success in the expertise industry.*

Do you have knowledge that you’d like to share? Attaining expertise in a particular field or specialty area is one challenge; earning a living sharing it as a professional expert is another. If your idea of a fantastic career includes using your skills to help people succeed while you earn a sizeable income, you’ve come to the right place. Debbie Allen, who calls herself the “expert of experts,” explains how to carve out a niche in an industry that offers virtually limitless opportunities. Allen provides many of the tools you’ll need to excel, though bring your own motivation and expertise. Her teaching focuses on selling what you know, not on acquiring it. She warns that the bumps in the road may be significant and that you’ll need to promote yourself aggressively. [getAbstract](#) thinks you’ll find her goal of personal fulfillment and financial security tempting – and, if you know enough and you’re willing to sell hard enough, perhaps within reach.

Debbie Allen | Career Press 2014 | 288 pg. | ISBN: 9781601633217
Quelle:

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BOOK OF LISTS

Largest Accounting Firms

Ranked by No. DE Employees

Rank	Company	Phone / Fax	No. DE Employees	Person in charge (Title)	Interesting Facts	Year Founded
1	BELFINT, LYONS & SHUMAN, CPAS 1011 Centre Rd., Ste. 310 Wilmington, DE 19805 www.belfint.com	(302) 225-0600 (302) 225-0625	64	Barry A. Crozier Michael T. French (Director)	<ul style="list-style-type: none"> • BBB Accredited • Currently Hiring • Expanding (Next 12 Months) • Recipient of an Award (Past 12 Months) • 2013 Revenue: \$10,000,000 	1923
2	STEPHANO SLACK 1700 W 14th St Wilmington, DE 19806 www.stephanoslack.com	(302) 777-7400 (302) 777-1220	60	Ralph J. Cetrulo (Partner) Julie Morgan (Partner) Michael Stephano (Managing Partner)	<ul style="list-style-type: none"> • BBB Accredited • Currently Hiring • Expanding (Next 12 Months) • Merger/Acquisition (Past 12 Months) • Allows Telecommuting • Web Site Redesign (Last 12 Months) 	2002
3	GUNNIP & COMPANY CPAS 2751 Centerville Rd, Ste 300 Wilmington, DE 19808 www.gunnip.com	(302) 225-5000 (302) 225-5100	51	Robert D. Mosch Jr. (Managing Partner) Clifford H. Hunter (Managing Partner) Michael A. Trolio (Partner) Donald J. Bromley (Partner) E. Adam Gripton (Partner)	<ul style="list-style-type: none"> • Currently Hiring • Recipient of an Award (Past 12 Months) 	1947
4	MASTER, SIDLOW AND ASSOCIATES 2002 W 14th St Wilmington, DE 19806 www.mastersidlow.com	(302) 652-3480 (302) 656-8778	50	Michael T. McCudden		1979
5	BDO USA 270 Presidential Dr. Wilmington, DE 19807 www.bdo.com	(302) 656-5500 (302) 656-8024	40	Thomas J. Shopa	<ul style="list-style-type: none"> • Currently Hiring • Relocating (Next 12 Months) • Recipient of an Award (Past 12 Months) • Allows Telecommuting 	2010
6	SANTORA CPA GROUP 220 Continental Dr, Ste 112 Newark, DE 19713 www.santoracpagroup.com	(302) 737-6200 (302) 737-3362	34	Heath N Kahrs (Managing Director)	<ul style="list-style-type: none"> • Currently Hiring • Allows Telecommuting 	1983
7	COVER AND ROSSITER 62 Rockford Rd, Ste 200 Wilmington, DE 19806 www.coverrossiter.com	(302) 656-6632 (302) 656-1811	29 ¹	Geoff Langdon (Director, CPA) Marie Holliday (Director, CPA, MBA) Peter Kennedy (Director, CPA) Loretta Manning (Director, CPA, MBA)		1939
8	HORTY AND HORTY 503 Carr Rd # 120 Wilmington, DE 19809 www.horty.com	(302) 652-4194 (302) 656-9846	28	Greg Crump (Director, CPA) John Fay (Director, CPA) Mike Easton (Director, CPA) Mike Malchione (Director, CPA) Andy Patterson (Director, CPA) Doug Phillips (President & Managing Partner, CPA) Brian Stratton (Director, CPA)		NA
9	BARBACANE, THORNTON AND COMPANY 3411 Silverside Rd., 200 Springer Bldg. Wilmington, DE 19810 www.btcpa.com	(302) 478-8940 (302) 468-4001	25 ¹	Robert M. Barbacane		1978 ¹
10	WILLIAMS HUMPHREYS AND COMPANY 1831 Delaware Avenue Wilmington, DE 19806 www.whcompany.com	(302) 225-3000 (302) 225-3930	21	Thomas J Williams (CPA - Partner) Timothy D Humphreys (CPA - Partner) CPA - Partners	<ul style="list-style-type: none"> • Web Site Redesign (Last 12 Months) 	1995
11	WHEELER, WOLFENDEN AND DWARES 4550 New Linden Hill Rd, Ste 201 Wilmington, DE 19808 www.wwd-cpa.com	(302) 254-8240 (302) 254-8244	19	David M Wolfenden (Partner)		1998
12	ROWLAND, JOHNSON AND COMPANY, PA 15 Reads Way, Suite 200 New Castle, DE 19720 www.rowlandjohnson.com	(302) 324-0780 (302) 324-0783	15	R. Jeffrey Johnson (Managing Director) Deborah L Horn (Director) Danielle Vanderwerf (Director)		1988
13	JEFFERSON, URIAN, DOANE AND STERNER 651 N Bedford St Extended, PO Box 830 Georgetown, DE 19947 www.juds.com	(302) 856-3900 (302) 856-3018	14 ¹	David C. Doane		1977
14	BALLARD FIRM 16 W Main St Christiana, DE 19702 www.theballardfirm.com	(302) 737-5511 NA	9	John Thomas (Office Manager)		NA
15	SC ASSOCIATES ACCOUNTING 2394 Dupont Pkwy Middletown, DE 19709 www.scassoc.net	(302) 454-1100 (302) 454-51122	7	Sharron M Cirillo (Principal PA CFE ABA ATP)	<ul style="list-style-type: none"> • Relocating (Next 12 Months) • 2013 Revenue: \$1,500,000 	2004
16	FENSTERMACHER AND COMPANY LLP 3519 Silverside Road, Wilmington, DE 19810 www.corcorancpa.com	NA (302) 478-0262	6	Chad Fenstermacher (Partner)	<ul style="list-style-type: none"> • Merger/Acquisition (Past 12 Months) 	1973
17	MAILLIE LLP 1521 Concord Pike, Suite 301 Wilmington, DE 19803 www.maillie.com	(302) 358-2371 NA	5	Edward Fronczkowski (Principal)	<ul style="list-style-type: none"> • Currently Hiring • Expanding (Next 12 Months) • Merger/Acquisition (Currently Underway) • Merger/Acquisition (Past 12 Months) • Recipient of an Award (Past 12 Months) • Web Site Redesign (Last 12 Months) 	1946
18	DOHERTY AND ASSOCIATES 5301 Limestone Rd. Wilmington, DE 19808 www.dohertyandassociates.com	(302) 239-3500 (302) 239-3600	3	Debria Doherty (President/CEO)	<ul style="list-style-type: none"> • Recipient of an Award (Past 12 Months) 	2001
	FIRM OF GEORGE H SKINNER CPA 910 S Chapel ST Newark, DE 19713 www.ghskinnercpa.com	(302) 737-1670 NA	3	John Thomas		1974
	JESSUP AND ASSOCIATES 1818 Foulk Road Wilmington, DE 19810 www.jessup-associates.com	(302) 475-8480 (302) 475-8485	3	Susanna Jessup (CPA/President)	<ul style="list-style-type: none"> • BBB Accredited • 2013 Revenue: \$280,000 	1999

¹ Editorial estimate

Source: Researched by: DBT and DataJoe. N/A = Not Applicable or Not Provided. Some companies may have been omitted due to lack of information, deadline restrictions, or space constrictions.

NR/Not Ranked = Information not provided/verified; estimates only, gathered from publicly accessible data.

Editorial Estimate = Information derived from: publicly available sources, observation, news sources, and general market knowledge of the editorial team.

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