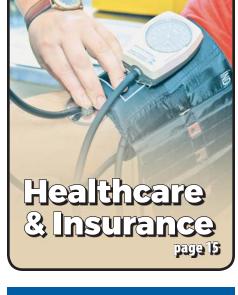


\$43M riverfront project planned for Tiffin



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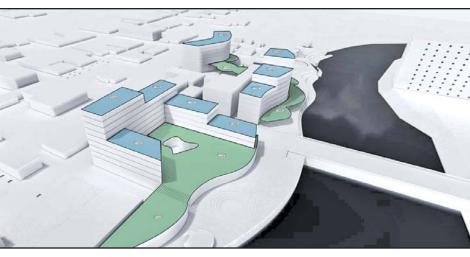
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Tiffin River Walk includes condos, commercial and retail spaces, a hotel, a convention center, and more

Tiffin River Front Development LLC received site plan approval for the Tiffin River Walk project in mid-November, a \$43 million development plan that encompasses (...continued on page 23)

Rendering of the Tiffin River Walk development planned for Tiffin

Company to

construct delivery

station and add 120

jobs on former

(...continued on page 9)



Toledo Mayor Kapszukiewicz revealing Amazon's plans for a Toledo delivery station

Wyandot Memorial undergoing expansion



Exterior rendering of Wyandot Memorial Hospital's expansion project in Upper Sandusky

Wyandot Memorial Hospital has undertaken an expansion project that will provide additional capabilities for surgery at its facility located at 885 North Sandusky Avenue in Upper Sandusky.

The surgery construction project includes three operating rooms and designated spaces for instrument sterilization and storage, surgical equipment, and family waiting areas. The building addition will be completed first, with existing surgery space renovated to create com-

bined prep / recovery rooms for patients. The site work for Wyandot Memorial Hospital's surgery suite construction project

(...continued on page 15)



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Ohio recognized in Governor's Cup 2019 rankings State of Ohio hits number one in projects per capita and number two for total projects

Site Selection, a corporate real estate economic development magazine, recently ranked Ohio number one in its Governor's Cup 2019 state economic and business attraction rankings for bringing more new corporate facility projects per capita than any other state in the nation. Ohio also earned the number two spot for total projects overall, making it the only state to place in the top three in both categories.

"The ranking by Site Selection magazine shows what we've known all along - Ohio is a great place to do business," said Ohio Governor Mike DeWine. "Our central location, strong business climate, and talented workforce are some of the driving factors in attracting new business and expansion projects in Ohio. From our metropolitan areas to the city of Dayton as the number one Tier 2 and Findlay as the number one micropolitan area, you can find it here in Ohio."

The State jumped to the top spot per capita from number three in 2018 based on Site Selection criteria, which measures new business projects with significant impact, including headquarters, manufacturing plants, R&D operations, logistics sites, and others. DeWine, Lieutenant Governor Jon Husted, and JobsOhio as well as State and local economic development and community partners across the state, were responsible for bringing many of those projects to Ohio. JobsOhio previously noted in

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its 2019 Annual Report that the state of Ohio had secured more than 300 new projects, resulting in 22,770 new jobs and \$7 billion in capital investment.

"There is no doubt Ohio is the go-to state in the Midwest to grow a business - we have talent, tech, and tenacity," said Husted. "Over the years, Ohio has built itself into the place to do business with focused efforts on

smaller cities and villages at the top of the nation in attracting new business and investments. For instance, Cincinnati and Columbus both placed in the Top 10 list for Tier 1 Metros with populations over one million for the second year in a row, ranking fifth and eighth respectively. Dayton, meanwhile, took the top spot in Tier 2 Metros (population between 200,000 and 1 million) and To-



First Solar recently completed construction on its \$400 million plant in Lake Township

tax reform, tort reform, education reforms, and a privatized economic development effort in JobsOhio, which we have bolstered with innovations in workforce development and a great, sustainable infrastructure strategy. Ohio has the most diverse economy in the Midwest and we are working every day to show the world we are customer-service friendly and open for business."

The Governor's Cup 2019 rankings also place many of Ohio's metropolitans and ledo ranked eighth. Lima also cracked the Top 10 for Tier 3 Metros (fewer than 200,000 residents) with its number 6 ranking.

"This ranking demonstrates that Ohio is the best state in the nation for economic development projects," said J.P. Nauseef, JobsOhio president and chief investment officer. "We're proud that communities of all sizes around Ohio are stepping up and putting themselves forward as an ideal location for these businesses to locate and grow."

"The Regional Growth Partnership long ago realized the necessity to collaborate among regional economic development partners to best compete nationally," said Dean Monkse, president and CEO of the Regional Growth Partnership (RGP). "Our regional business assets combined with a favorable tax climate have helped Ohio rank number one this past year for bringing more new corporate facility projects per capita than any other state in the nation."

DEVELOPMENT NEWS

The state's smaller markets are also drawing big business opportunities, as Ohio's micropolitans - defined as one or more adjacent counties that contain an urban core with 10,000 to 50,000 people — earned 15 spots in the Top 60 Micropolitans. Site Selection named Findlay the number one overall micropolitan for the sixth straight year, with Tiffin and Zanesville placing in the Top 10 list of top project-producing micropolitans.

Other Ohio cities recognized in the Top 60 included, in order of rank: Greenville, Sidney, New Philadelphia-Dover, Fremont, Wooster, Ashtabula, Athens, Salem, Van Wert, Defiance, and Mount Vernon.

Site Selection has awarded the Governor's Cup annually since 1988, based on new and expanded corporate facilities as tracked by the proprietary Conway Projects Database. Site Selection's yearly analyses are regarded by corporate real estate analysts as "the industry scoreboard," noted officials.

Michael Holly

4195 Chappel Drive

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Firelands FCU investing \$5M in new Bellevue branch

Firelands Federal Credit Union (Firelands FCU), chartered in 1957 and presently serving over 34,000 members, is investing approximately \$5 million to construct a new two-story, 20,000 square foot branch in Beldrive-through and a main office, as well as a mortgage center. So part of it was because we are out of space, and the other part is we would like to put everyone under the same roof, pick up some efficiencies, make it more



Firelands Federal Credit Union's newly constructed branch in Bellevue

levue at 300 North Street – located across the street from its current branch.

Nicole Jones, vice president of marketing, Firelands FCU, said, "Quite simply, we are out of space in our existing building. In addition, we have employees and departments in multiple buildings within our Bellevue campus currently. Our current campus has a attractive for our members so they don't have to go from one building to another for different services."

According to Jones, the new branch will have five drive-through lanes and a designated ATM / night deposit lane. The first floor will have a contemporary open lobby, teller area, and reception space. The second floor will mainly be used as its headquarters, offering support for all of its branches, with room for future expansion. There will also be a history feature wall in the lobby, open workspace / meeting areas, and an employee learning center.

Jones noted that Firelands FCU will offer the same products and services it currently offers – loans, saving and checking accounts, mortgages, credit cards, and other convenient electronic services like mobile and online banking.

There's also some additional office space Firelands FCU won't use right when it moves in, so according to Jones, there is some opportunity to add jobs to the City as well.

The project broke ground in April 2019 and Firelands FCU plans to move in this spring. Janotta & Herner, Inc., based in Monroeville, was the general contractor for the project.

Kyle Stang, project manager for Janotta & Herner, explained that there was legwork done ahead of groundbreaking for the project.

"Firelands FCU was committed to keeping the branch and headquarters in downtown (...continued on page 4)



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Sleek Academy: Teaching that there's more to life than just tests

Sleek Academy used a Small Business Administration 504 loan to purchase and renovate facility

A scared third grader, some parental input, and a dream have come together in Erica Sleeks newest venture, Sleek Academy - a place where students can learn in a hands-on, selfdirected environment based on STEAM curriculum.

"The Sleek Academy is a private charter school, K-12th grade. It's STEAM--We have a STEAMsteam curriculum -----science, technology, engi---neering, the arts, and mathematics." Sleek said as she described the way her school caters to the students who attend the academy. "And when we teach, we

do hands-on and project-based learning here."

Hands-on learning, as Sleek described, is where kids actually learn how to use the concepts they are exploring with STEAM curriculum. For example, this year's project is building a table and bench for a local church. The school has the students working together as a team to turn pallets into usable furniture.

"Part of the Sleek Academy's mission is to give



back to the community. So basically, during that project they had to investigate, talk to people, and go look at the places that they are going to donate to, but also have to write a little speech of who they are and why they are donating it. And of course, the process of making the benches and doing all of that is math – you hit all the different standards when you are actually doing the project. That's what these kids are doing-they learn by doing handson projects," Sleek explained.

So Sleek went to the Small Business Administration (SBA) by way of the Toledo-Lucas County Port Authority (TLCPA) to seek funding to buy the property across the street from her existing business on Ordway Avenue in Bowling Green to start the process of opening a new school. But the process wasn't easy and she ran into some challenges along the way.

Originally the goal was to open the school building in the fall of 2019, but funding challenges delayed the opening. However, it wasn't Sleek that had an issue, it was the government. The longest

government shut-down in history put a twomonth delay into the process, but Sleek is

thankful she had the help of Laurie Cantrell, financing programs manager at TLCPA, to help her walk through the process of securing a SBA 504 loan even in the midst of a government shut-down.

"She said she would call them and she sure did. She did not let my paperwork get stuck in a stack of papers. I mean she knew how important this was to get a bigger space so we can increase our numbers and she was working through it the whole time," said Sleek. "Every step of the way, Laurie knew what she was doing and she prepared me.

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Students working on a project at Sleek Academy in Bowling Green

Sleek also credited Joe Bajas, vice president, commercial lending group, Cooperative Business Services (CBS), for stepping up and helping her secure the bank portion of the financing. She felt that working with the credit union consortium was one of her best choices.

"Joe knew what his bank wanted and he stayed with me every step of the way. When we hit the government shut-down and Laurie needing to do a

...CONTINUED ON PAGE 5



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...Continued from page 3

Bellevue. With that, approximately six residential houses and one commercial property had to be acquired, abated of hazardous materials, and demolished to make space for the new building," said Stang. "Any time you are taking on an urban renewal project of this size, you always have several surprises to what may be hiding underground. The team did a great job identifying and resolving issues all while maintaining the quality and schedule expectations of the project."

"We began purchasing the buildings towards the tail end of 2017 and into the beginning of 2018. The properties that we bought were investor properties - all but one house - so they were rentals. Two or three of them were vacant. So they weren't the prettiest properties on the block and being able to get those down really has done a lot," said Brett Montague, president / CEO of Firelands FCU.

"It really cleaned up the area. The new branch is located right as you enter town under a main overpass, so those houses were a main focal point and now we are, and it looks a lot nicer," added Jones.

According to Montague, since Firelands FCU acquired the properties far in advance of groundbreaking, it was able to donate the houses deemed safe enough to Erie Huron Ottawa Vocational Education (EHOVE) Career Center, a public vocational school in Milan, for its fire program. Montague noted that the school did controlled burns on (...continued on page 5)



Joe Bajas

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UTFCU.

Sleek Academy

...CONTINUED FROM PAGE 4

stamp action because we were shut down for so long, they needed updated paperwork. So we had to redo all the paperwork. Joe was like, 'Erica we've got this. Don't worry. I will email this to you, just sign it date it, update it – we will get this done.' Then he met me at closing. It was amazing. It's great that they both know exactly what to do. They know the banks' policies and the SBA," said Sleek. "I would highly recommend Joe and Laurie. I definitely recommend the SBA. It's a lower interest and they really help small businesses. They really want to help small businesses. With all the banks that have these regulations, CBS is one of the best. They are a consortium of credit unions that really want to help their customers. Start with SBA and find out what banks they recommend. It saved me a lot of time to just go to Laurie and ask what she recommended."

Sleek described herself as a visual learner, and that was part of the dream that brought this school into being, she noted. Sleek could feel the frustration both teachers and students were experiencing as public schools are being judged more stringently based on test scores – especially the third-grade reading.

Sleek started her journey toward opening the academy when she opened All About the Kids preschool and learning center in the mid-2000s. Some of her students' parents were getting frustrated with the direction education was going. They really appreciated the hands-on learning Sleek offered not only to her preschool students, but also during the before/after school setting and in the summer with the



The Sleek Academy building in Bowling Green

school-aged students she served. But Sleek herself admitted it was a little third-grade girl named Gabby who was the final push to get the ball rolling on the academy.

"Families need more choices – they need more diverse choices. Gabby loved school and you would have thought that someone died by the look on her face and her anxiety and everything," Sleek explained as she told the story of Gabby's fear of not passing the thirdgrade assessment and her fear of having to attend summer school. "No one should be that scared of school. People should love to learn, they should love to read and write and do all that."

She went on to explain how she wanted to create a space where students could learn in a way that was practical, but still met the State guidelines. She believes teachers and students both are frustrated by the current focus on assessment testing. She described herself as someone who can tell you just about anything, but don't ask her to take a test. She felt she could relate to Gabby's pain.

"You can teach to standards – Ohio standards – any way you like. And the public schools were being forced – these teachers that are creative and amazing – to teach to the test because that is how they are being graded," Sleek said.

She went on to praise Bowling Green City Schools, but she said her frustration comes in when the only basis for assessment is this testing. She pointed out two of the city schools had ended up on the EdChoice list of schools eligible for students to move from. She had a dream to see more offerings for parents and students – offerings where students are free to learn without fear.

Sleek has big goals for the academy. The current 12,000 square foot building has 13 classrooms, two large cafeterias, and a small kitchen. She also owns four lots behind her building where the students are building an eco-friendly park and where she plans to add a full-sized high school gym in the next five years. The next project on the agenda, though, is to renovate the building next door to All About the Kids.

"I am going to use that for the performing arts, karate, and other things, because the A in STEAM is the arts. That's not just painting, it's also dance and ballet and karate and kickboxing and theater and everything," Sleek said.

The academy has eight students this year, but Sleek anticipates growth in the upcoming school year. The delay in finishing the building made enrollment difficult this year. She was encouraged by the response to the open house, though, and has a list of students who have shown interest in starting in the fall.

"Without the building, without the school, without the financing, we would have never been able to open the school. I mean we would have been able to open the school but it would always have stayed at 8-10 kids," Sleek added. "How are you going to learn unless you do it yourself? That's why I opened it."

Firelands

...Continued from page 4

the houses, which provided fire training to its local fire departments and students. Montague also explained that the credit

union has continued to grow throughout the years.

"I started here in 2007 and we were about \$135 million in assets at that time. We are now at \$300 million at the end of 2019, so have more than doubled in that time. I think a big part of our success is we always strive to provide quality member service, new products and services to set ourselves apart, and keep people interested in having their accounts here and having them be accessible," said Montague. "There's also not a lot of companies who are looking to invest \$5 millionplus into Bellevue. This is where we started and it was important to stay here and make that investment in the community. I think people see that, and we always try to stay involved in the community."

According to Jones, in 2019, Firelands FCU also expanded its charter to include Erie County.

"We will be looking for opportunities to serve that community in the near future," concluded Jones.

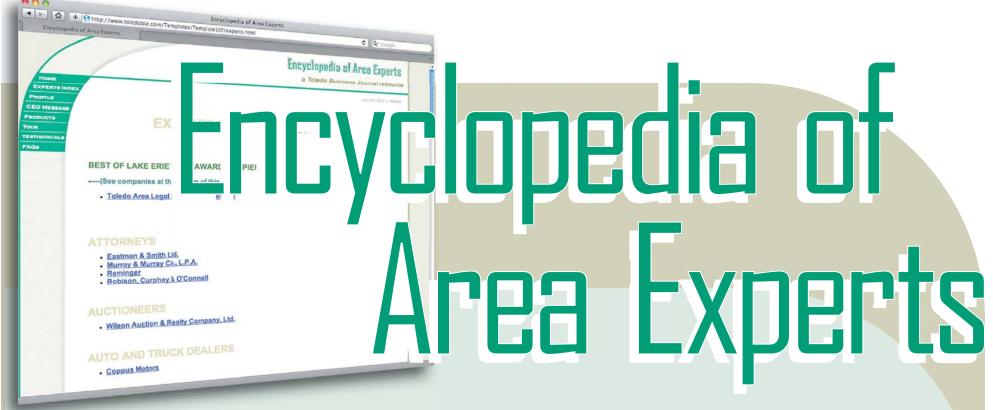
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Report: Al to transform financial services industry 64% of financial services executives expect to become mass adopters of Al within two years

A new survey released by the World Economic Forum and the Cambridge Centre for Alternative Finance (CCAF) finds nearly two-thirds (64%) of financial services leaders expect to be mass adopters of artificial intelligence (AI) in just two years compared to just 16% doing so today. These firms expect to use AI for purposes beyond cost reduction including revenue generation, process automation, risk management, customer service, and client acquisition.

In *Transforming Paradigms: Global AI* in Financial Services Survey, over 150 senior financial services executives in both fintech and incumbent financial institutions responded to a range of questions on the impact AI will have on the industry, concluding that there will be a significant gap between firms that quickly implement AI and firms that lag behind.

Currently, 60% of firms invest less than 10% of their research and development (R&D) resources on AI despite evidence of accelerating returns. Pay offs have shown to be especially strong between investment levels of 10% and 30%, as well as investment levels of 30% and over 40%.

"The comprehensive and global study confirms that AI is affecting the financial system at an accelerating pace," said Matthew Blake, head of financial and monetary systems at the World Economic Forum. "With the rising trend of mass adoption of the technologies throughout financial services, those firms that implement AI quickly look set to sprint ahead."

The study has also revealed executive fears surrounding AI bias and market-wide risks, with over half of executives saying they expect mass AI adoption to worsen bias and discrimination within the sector. Other market-wide risks were also identified.

This is a worry, but 70% of respondents also believe they are at least somewhat prepared to mitigate AI bias risks. Generally, firms using risk and compliance teams in AI implementation are most confident about their chances.

The report also identified a difference between how fintechs and incumbent firms are expecting to use AI in their businesses. For example, a higher share of fintechs are creating AI-based products and services, employ autonomous decision-making systems, and rely on cloud-based offerings. Meanwhile, traditional financial services players predominantly focus on harnessing AI to improve existing products.

"This empirical research underscores the growing importance of harnessing AI in financial services," said Bryan Zhang, executive director of CCAF, "which gives new impetus for firms to develop a holistic and future-proof AI strategy."

The Global AI in Financial Services Survey, which was produced in collaboration

with EY and Invesco, looks into many areas of AI adoption in financial services. The report's other major findings include:

• 77% anticipate AI to have high or very high strategic importance within two years

• Nearly half of all respondents see a major competitive threat in "Big Tech" firms leveraging AI capabilities to enter financial services

• Selling AI-based solutions as a service is becoming a distinct business model, currently adopted by 45% of fintechs and 21% of incumbents, which allows firms to capitalize on larger and more diverse datasets through digital platforms

• Novel insights are increasingly provided by using AI to analyze new or alternative datasets such as social media and geo-location data, with 60% of respondents making use of such data in their AI applications

• Data quality and access to data and talent are seen as major obstacles to implementing AI by more than 80% of respondents each

• Traditional financial services firms expect AI to create a 9% net reduction of jobs by 2030 while fintechs expect to increase their workforce by 19%

• While views of regulatory influence on AI implementation diverge, most firms feel impeded by data-sharing regulations between jurisdictions and entities as well as regulatory uncertainty and complexity "AI is transforming the financial services industry and we can expect widespread adoption to continue," said Nigel Duffy, EY global artificial intelligence leader. "As the technologies start to disrupt business models and transform business functions, it's increasingly important for organizations to focus on the long-term implications of AI adoption: trust in AI, workforce transformation, and how customer and stakeholder value can be radically reimagined."

"The report highlights the amazing opportunity ahead of us in financial services for using artificial intelligence and machine learning to the benefits of our customers and our organizations," said Donie Lochan, chief technology officer, Invesco. "Technological advances such as leveraging intelligence to define investments for customers tied to their personalized goals, improving customer experience through the use of intelligent bots, additional alpha generation via insights from alternative datasets, and operational efficiencies through machine learning automation, will soon become the norm for our industry."

Overall, this survey highlights the profound shift AI is bringing to the financial services industry, noted officials. As companies begin to leverage AI to increase profitability and achieve scale, more changes can be expected within the industry and for consumers.

Ohio sets Robocall Enforcement Unit and reporting tool

An anti-robocall initiative launched recently by Attorney General Dave Yost gave Ohio more muscle to fight back against the growing nuisance.

With National Consumer Protection Week taking place in early March, Yost revealed the formation of a Robocall Enforcement Unit and the development of a tool that lets consumers report malicious robocalls to his office.

"Ohioans are tired of playing defense against annoying robocalls," Yost said. "Now it's Ohio's turn to play offense – and we need your help."

The new unit, part of Yost's Consumer Protection Section, is dedicated to rooting out bad actors at every level of the robocall industry. The unit is made up of attorneys and investigators, including some who are already involved in legal action against companies responsible for the onslaught of calls. Ohioans were hit with an estimated 2.2 billion robocalls in 2019, according to YouMail, a service that tracks robocall traffic.

The Robocall Enforcement Unit, according to officials, will take a multipronged approach to the problem by partnering with anti-robocall groups at the national level, investigating suspected violators, taking aggressive enforcement action, and seeking legislation to expand the State's authority over robocalls.

Yost is urging Ohioans to report calls to the unit by texting "ROBO" to 888111 and answering a set of questions that take less than a minute to complete. Consumers also can file complaints by visiting *OhioProtects.org* or calling 1-800-282-0515.

Even if a robocall does not cause a financial loss, reporting it to the Robocall Enforcement Unit can help investigators identify trends and protect other Ohioans

from becoming victims.

When it comes to robocalls, Yost said, the bottom line is this: Just don't answer.

Other tips to help combat robocalls include:

• Never interact with a suspected robocaller in any way

• Avoid providing personal or financial information by phone

• Register your phone number with the Do Not Call Registry online at *DoNotCall.gov* or by phone at 1-888-382-1222

• Research services offered by your phone provider to block unwanted calls

• Install a trusted and reliable app on your cellphone to block or warn of suspicious calls

As part of the initiative, Yost also released a series of five informational videos focused on robocalls.

BWC board reduces rates for Ohio's private employers

Ohio's private employers will pay nearly \$132 million less in premiums to the Ohio Bureau of Workers' Compensation (BWC) next fiscal year under a 13% rate reduction the agency's board of directors approved recently.

The reduction marks BWC's third largest rate cut in 60 years and follows the agency's largest rate reduction (20%) that the board approved last year.

"The employers and employees we cover in our system continue to experience fewer and less costly claims, so we're happy to pass these savings along to our employer community," said BWC administrator / CEO Stephanie McCloud. "It's our hope employers will use these savings to invest in the safety and wellness of their workplaces."

According to officials, the rate reduction becomes effective July 1, the start of State fiscal year 2021. It will save private employers \$131.6 million over this year's premiums. It also follows a 10% rate reduction for public employers — Counties, Cities, schools, and others — that went into effect January 1. Overall, the average rate levels for the 249,000 private and public Ohio employers in the BWC system are at their lowest in at least 40 years.

Premiums paid to BWC not only cover healthcare and lost wages for injured workers, they also support BWC's Safety & Hygiene Division, which offers training, consultations, and other services to help employers improve workplace safety. According to BWC, employer participation in these services has grown by more than 70% since 2010. Total annual claims, meanwhile, have fallen 19% over that time to 84,364 in 2019.

The 13% rate cut represents an average statewide change to premiums and does not include costs related to the administrative cost fund or other funds BWC administers. The actual premium paid by individual private employers depends on several factors, including the expected future claims costs in their industry, their company's recent claims history, and their participation in various BWC programs, noted officials.



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Amazon

...Continued from page 1

formerly known as the Southwyck Shopping Center property, Toledo Mayor Wade Kapszukiewicz revealed in mid-March.

"This is a huge win for Toledo and for this area of our city, which has been clamoring for years for a much-needed redevelopment on this site that has sat empty for too long," Mayor Kapszukiewicz said. "This is another step – a huge step – toward the revitalization of this entire area and the Reynolds Road corridor. I am very excited to welcome Amazon to our community and thank them for investing in Toledo."

Legislation will be presented to Toledo City Council authorizing the City to enter into a purchase agreement with Amazon for the sale and redevelopment of the property.

"Our primary goal was to put this property back into productive use in a manner that strengthens the surrounding area through the creation of new jobs and new capital investment," Mayor Kapszukiewicz said during a news conference at the Hawthorne Hills property.

According to officials, Hawthorne Hills is one of the largest available padready development sites in Toledo. The Kapszukiewicz Administration proactively worked for two years to attract a logistics and distribution user to the site. In July 2019, Toledo rezoned the property from Regional Commercial – Sign Overlay (CR-SO) to Limited Industrial (IL) to align the property's zoning with what was being marketback to this area, including Rahe & Co. CPAs and APS Medical Billing, which saw the great potential of investing in this part of Toledo. Now, it is our great pleasure to welcome Amazon to this site."

Photo provided by www.quotecatalog.com

ed for the site. By proactively rezoning the property, the City saved Amazon up to 120 business days of entitlements process.

"This development is exactly what south Toledo needs to kick-start the prosperity here on the site that many of us still know as Southwyck," said Toledo City Council president Matt Cherry. "We have welcomed other businesses The proposed structure of the deal allows the City to recoup the \$3.6 million invested into the site since it was purchased by the City in December 2014. Amazon intends to purchase the entire 58.5 acre site, and the property will be sold to the company for \$1. No other incentives are being offered by the City.

"The City will implement tax

increment financing for the property, which will create a mechanism for us to recoup the entire \$3.6 million investment, which includes bonds and holding costs," Mayor Kapszukiewicz said.

In order to protect the City's investment in the property, and a strategically important property in south Toledo, Amazon will be required to execute a conditional buy back option at closing. The option will allow the City to buy the property back for \$1 in the event Amazon has not developed the property within four years.

"The site's size, easy access to I-80/90 and I-475, and proximity to customers and an accessible workforce lends itself well to being a logistics operation," said Brandon Sehlhorst, a commissioner of economic development for the City of Toledo. "There is precedent for this use in the Reynolds Road corridor, including Estes Trucking located down the street from this site, the J.B. Hunt Transport Services operation at the former FedEx facility

on Reynolds Road, Williams Distributing in the former Toys-R-Us store across the street from this site, and the UPS major distribution center on the other side of the Ohio Turnpike in Maumee."

"This announcement is another example of why Toledo is among the best at job-creation and economic development," said Mayor Kapszukiewicz.



THIS YEAR WE CELEBRATE

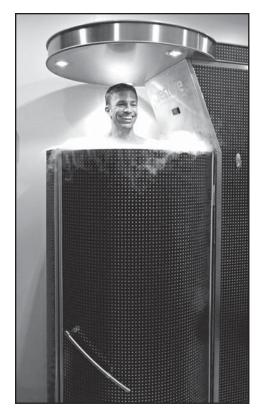
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Restore Hyper Wellness set for new Perrysburg location

Restore Hyper Wellness + Cryotherapy, an Austin-based wellness company, is building out and opening a location at Levis



Restore Hyper Wellness + Cryotherapy will offer cryotherapy at its Perrysburg location

Commons in Perrysburg near OrangeTheory Fitness and True REST Float Spa to serve the community and surrounding areas. The company plans to hire six to 10 people for this location, and doctors Shawn Stansbery and Tim Scott will run the facility.

"Our team is thrilled to be working with Shawn Stansbery to open up this new Restore Hyper Wellness location in Perrysburg," said Jim Donnelly, CEO of Restore Hyper Wellness + Cryotherapy. "Our mission is to make these life-enhancing wellness services more accessible to consumers across the country. We look forward to expanding our presence in Ohio, helping people feel better so they can continue doing more of what they love."

According to Victoria Jett, senior account executive, Restore is a national retail provider of hyper wellness services. The new location will be approximately 2,000 square feet and will offer cryotherapy, cryoskin, compression therapy, hyperbaric oxygen therapy, infrared sauna, IV drip therapy, micronutrient testing, photobiomodulation, and stretch therapy.

Doctors Shawn Stansbery and Tim Scott, according to Jett, have dedicated their lives to the health and wellness of others and they are excited to continue in this mission by opening the Perrysburg location.

"Health and wellness are becoming an increasingly important part of every person's daily routine. Restore will be the only wellness center or retail location in northwest Ohio with a cryotherapy chamber, which we are proud to offer to our community," said Jett. "Our main goal is to help



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people feel better so that they can continue doing what they love. With multiple fitness facilities, gyms, and healthcare networks in the Ohio area, Restore is helping bring a focus to wellness and self-care."

"All of these services have a wide variety of benefits to help people feel better, whether that is an immune system boost with an IV drip, performance recovery, or reducing inflammation through cryotherwellness needs."

Jett noted that Restore hopes to serve as many people in the area as possible.

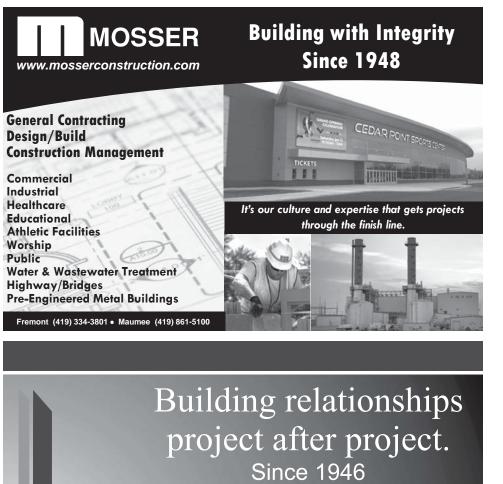
"Restore Hyper Wellness + Cryotherapy strives to provide affordable wellness services that are accessible to almost everyone," said Jett. "With the number of unique services that we offer under one roof, we are setting the new standard for wellness in the northwest Ohio region. Whether you



Restore Hyper Wellness + Cryotherapy using hyperbaric oxygen therapy

apy," said Jett. "Whole-body cryotherapy makes us unique to the Perrysburg area. Additionally, there are not many facilities currently offering IV drip therapy. Being able to couple this with other alternative wellness services like micronutrient testing and hyperbaric oxygen therapy makes Restore a one-stop shop for all of your

are a grandmother seeking relief for your fibromyalgia pain or a high school athlete recovering from a sports injury, we have a service that can help you feel better. There is a high public demand to live healthier, happier and longer, more enjoyable lives. People can no longer afford to ignore their overall health and wellness."

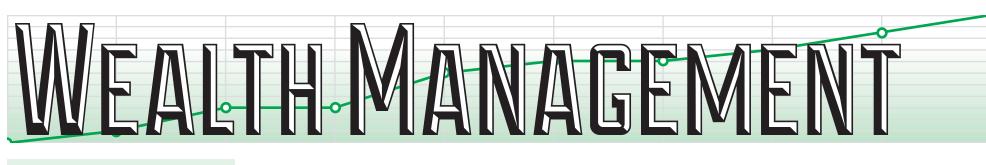




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Leading Financial Advisors is a resource being provided to Toledo Business Journal and Development News readers.

We have worked to indentify financial advisors in our area with the highest levels of assets under management (AUM*). At this current stage, financial advisors are included from a geographical area with a radius of approximately 35 miles around Toledo. We are interested in expanding this geography with time.

Information from public records filings, third party industry sources, and area financial advisory firms has been used in this effort.

We are continuing to learn about registered financial advisors that may qualify for inclusion who have high levels of assets under management. We seek information from area professionals that will assist these efforts.

* AUM is reached by investment advisory assets or brokerage assets or both combined, confirmed through individual advisors and firm representatives.

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Wyandot

...Continued from page 1

started in October 2019 in preparation for a building addition adjacent to the hospital's north side.

The first phase was the removal of a building near the front of the hospital campus that served as physician offices. This area will be the new location of the helipad, which is currently on the northwest corner of the hospital. The new helipad site is much closer to the emergency department for patient transfers via helicopter.

The next phase involved closing the existing north entrance for the site work and construction there. Barricade fencing was also installed, and a temporary interior wall went up to protect patients and visitors from the work zone.

"The closing of our north entrance occurred right around Thanksgiving," Wyandot Memorial Hospital CEO Ty Shaull noted. "During the construction, patients and visitors for the nursing units, outpatient services, and physician offices entered via the covered main entrance on the south side of the hospital."

Shaull did point out that there would be several parking spots reserved at the back of the facility near the patio for patients having therapy or seeing ophthalmologist Steven Suh, MD, in his temporary office near the cafeteria on the lower level. very south edge of the campus and the move of many non-clinical staffers to the Tarhe Trail building."

The new flow will be an adjustment, Shaull admitted, but he emphasized the year of slight inconvenience would be well worth the improvements coming for the hospital and community.



Interior rendering of Wyandot Memorial Hospital's expansion project in Upper Sandusky

"We've made extra efforts to improve patient and visitor parking in our south lot," Shaull reported, "including the installation of a temporary stone lot for employees at the The new surgery suite is funded by the bequest the hospital received from former patient and area farmer Norman Gottfried. According to the hospital, in honor of his thoughtful gift and his wish to help others, the new addition will be named the Norman Gottfried Surgery Center.

Wyandot Memorial Hospital is a full-service community hospital serving the residents of Wyandot County and its surrounding areas. According to the hospital, it has received noteworthy praise for the orthopedics, obstetrics and maternity, stroke care, PET/CT scanning, and on-site chemo programs, but it also has a range of additional services, which it holds to the same high-quality standards.

According to Wyandot Memorial Hospital, there are more than 50 highly trained and board-certified physicians on its medical staff whose skills and experience range across 30 specialties and subspecialties.

Wyandot Memorial Hospital's in-hospital technology has been consistently upgraded in order to provide safer and more precise services, physician qualifications have grown more rigorous as it continues to build a team of medical providers who are prepared to handle any situation, and most importantly, it has upgraded its hospital and processes based on the feedback of patients so that it can create a truly accessible and reliable medical service, noted the hospital.



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Mental and physical illness biggest disruption to business

Poor employee health has become the most frequent cause of disruption to businesses globally, overtaking cyberattacks for the first time since 2014. This is according to the latest global survey of 665 businesses by the BCI and BSI (British Standards Institution) in their ninth annual *Horizon Scan Report*.

The report asks businesses about the disruptions they have experienced over the past 12 months and the risks they are preparing for in the year ahead.

A third (33.5%) of businesses reported facing disruption from health incidents, which includes physical illness caused by working conditions as well as mental illness and stress. The frequency of incidents coupled with the significant detrimental impact this type of incident has on organizations, earned a risk score which unseated IT and telecom outages for the first time in six years as the leading cause of business disruption. This should cause growing concern around the threats to employee well-being and the importance of employee health in ensuring an organization continues to thrive.

Notably, when asked to assess the risks they face over the next 12 months, businesses are failing to recognize the potential impact of health incidents to their business. They rank the threat as their 15th most important, and remain most concerned about cyberattacks, data breaches, and IT outages.

Rachael Elliott, head of thought leadership at the BCI, commented: "Once again, the major takeaway from this year's report is the disconnect between the disruptions organizations have encountered versus those which they are concerned about. Despite the growing impact that employee health has on business, organizations simply aren't facing up to the threat it poses."

Other significant findings in this years' report include the growing impact of climate change on business continuity. Organizations reported that the average cost of dealing with a natural disaster or extreme weather event is now at over \$1 million per incident.

The research, conducted in the last two months of 2019 before the COVID-19 outbreak, placed "non-occupational disease" at the bottom (21 out of 22) of the threats businesses were preparing for in the next 12 months. The recent spread of the coronavirus disease (COVID-19) highlights the importance of preparing for the unexpected.

Elliott continued:"The coronavirus outbreak is the kind of event that is both predictable and extremely disruptive – but its infrequency means it is considered unlikely to occur and so is often overlooked until its effects are all too apparent. This reality shows the importance and great value of taking time to scan the horizon and prepare for the unexpected."

This year's report shows a trend towards

the increased adoption of international standards, such as ISO 22301, Security and Resilience, Business Continuity Management Systems, and Requirements. The data provides evidence to suggest that organizations certified to the standard generally experience fewer incidents than those that are not certified.

Howard Kerr, chief executive, BSI, commented: "As the pressures on businesses grow, and incidents like the ongoing coronavirus outbreak continues to capture headlines, it is important that organizations do not lose focus on the 'business as usual' risks. Small but frequent issues, such as the issues with employee health and well-being, can add up to cause significant disruption and a threat to organizational resilience. It is encouraging to see the role that international standards are playing in helping organizations to anticipate risks, prepare for them, and ultimately adapt to change."

Ohio Department of Insurance saved Ohioans \$33M in 2019

The Ohio Department of Insurance's consumer services helped save \$33 million in 2019. The savings are a result of the department resolving coverage disputes, outlining suitable coverage options, and identifying financial assistance programs for Ohioans.

"As we started National Consumer Protection Week, we wanted Ohioans to know the Ohio Department of Insurance is available to help them find an agent, resolve a claim, or identify the right Medicare plan," Ohio Governor Mike DeWine said.

"We are here to serve and protect Ohio insurance consumers," Ohio Department of Insurance director Jillian Froment said. "Consumers who feel that an insurance benefit has been unjustly reduced or denied, including a healthcare service or benefit, should contact the department to file a complaint with us."

As one of the largest government consumer protection agencies in Ohio, the department provides free and unbiased educational information, resources, and services to consumers through its toll-free hotlines, website, social media, counseling, and community outreach. Last year it assisted nearly 500,000 consumers, noted officials.

The department also regulates insurance products and rates, licenses, and monitors the financial stability and conduct of insurance companies, licenses companies and agents, and investigates insurance fraud and professional misconduct.



A Helping Hand to Navigate the Healthcare Landscape

by Al Rubosky

When faced with an unplanned illness, emergency, planned procedure, or test, health insurance plan members face access and care decisions at multiple entry points. A member's journey might start with a primary care doctor, emergency room, or urgent care. This choice affects both employee and employer. Both want the best price, highest quality and value from the health care benefit.

Choices Impact Employees and Employers

Many employers rely on an employee engagement and communication strategy,



OC 1950

Michael Casey

Vice President, Senior Client Executive Market Leader 567.803.0103 mcasey@oswaldcompanies.com including one-on-one benefits counseling, to educate employees as they select and enroll in their benefits. During the personalized sessions, licensed, trained counselors work with employees to choose the right benefits. The counselors also answer questions and provide hands-on guidance accessing and downloading tools and resources. Armed with knowledge and resources, employees and their families make better choices when accessing and utilizing health care benefits.

The personalized interaction:

- Saves money for both employees and employers by enabling employees to make better benefits decisions throughout their health care journeys.
- Increases employee understanding and appreciation of the benefits offered by employers.

 Positively positions benefits programs for a better workforce

Logging into Health Care

A mobile app proved especially useful when an employee's child experienced flu-like symptoms during the holiday season. The usual rest and fluids regimen proved ineffective, and the family physician was booked for weeks.

Remembering that telemedicine can be used for routine health issues, the employee launched the telemedicine app and was quickly video chatting with a board-certified physician. The doctor carefully assessed the child's condition and prescribed appropriate antibiotics. The child recovered within days, and both the employee and employer saved money.

Prescriptions and Price Tags

As a result of benefits education, most employees know generic drugs can be as effective and less costly than brand name drugs. They also know the same prescription drug, brand name or generic, can cost more or less at different pharmacies. The savviest shoppers use technology to compare prices and always ask their health care providers to include a generic on prescription orders. After using the drug cost comparison app loaded on his smartphone during his benefits counseling session, one employee saved \$186 a month (\$2,232 annually) by finding a generic equivalent to his common name brand medication.

For more ways to control benefits costs and engage employees in making the right benefits decisions, contact the Oswald Employee Benefits team.

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HEALTHCARE & INSURANCE

Community leaders praise efforts to slow COVID-19

Leading business organizations across Ohio praised Governor DeWine's recent actions to curb the spread of coronavirus, which causes COVID-19 after the Governor announced his decision in mid-March to close bars and restaurants to in-house patrons until further notice, in order to limit community spread of the disease.

"The Ohio Chamber of Commerce commends the Governor for making the difficult decision to close all restaurants and bars across Ohio except for carryout orders. We know this difficult decision was made in consultation with leading health experts, including Dr. Amy Acton, who are recommending actions to keep Ohioans safe during this unprecedented time. We support Governor DeWine's decision because we believe taking steps now to confront the coronavirus will ultimately benefit our state by limiting the spread of the disease and enable Ohio to get back to normal sooner," said Ohio Chamber of Commerce president and CEO Andrew E. Doehrel.

"The Ohio Business Roundtable supports Ohio Health Director Dr. Amy Acton's order to temporarily close Ohio's restaurants and bars to indoor service. We recognize the magnitude and impact of this measure on one of Ohio's key industries, but believe it is necessary to slow the spread of the virus to our most vulnerable citizens. We appreciate the DeWine / Husted Administration's coordination with leaders of Ohio's restaurant industry and applaud Governor DeWine's leadership



Ohio Governor Mike DeWine

in this unprecedented public health crisis. As we have seen in other parts of the world, it is critical to take these actions before the virus can spread further," said Ohio Business Roundtable (OBRT) president and CEO Pat Tiberi.

"The governor's decisive actions are buying us more time. Every day we delay the spread that we know is coming, the stronger Ohio and our nation will be in the months and years to come," said Ohio Manufacturers' Association (OMA) president Eric Burkland.

"During this unprecedented healthcare crisis, the Ohio Council of Retail Merchants supports the Governor's decision to help reduce community spread of the coronavirus by



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An Independent Member of the BDO Alliance USA 145 Chesterfield Lane | Maumee, OH 43537 | 419.891.1040 closing bars and eliminating dine-in service at restaurants, many of which are our members, for an indefinite period of time. We understand the difficulty of his decision but appreciate the relief measures the Governor is putting into place for these businesses and their employees. Government and the private sector need to work together to get control of this situation for the benefit of all Ohioans," said Ohio Council of Retail Merchants president and CEO Gordon Gough.

"We are thankful for the leadership of Governor DeWine during these uncertain times. The concerns around the rapid spread of COVID-19 have already had a major impact on our daily routines. Now, with the Governor's difficult decision to close the state's restaurants and bars, it will impact the food service sector in ways that have never been seen before. We strongly back the Ohio Restaurant Association as they navigate this challenging situation and we encourage consumers to show their support for those in the restaurant industry and throughout the supply chain by using carryout and delivery services. One thing is certain as we all navigate short-term disruptions in our lives, farmers in Ohio and across the country will continue to deliver a safe and abundant food supply. That is something we can all appreciate," said Ohio Farm Bureau (OFB) executive vice president Adam Sharp.

"This is clearly an unprecedented time in US history and challenging for all Americans and Ohioans and we are thankful to have worked with Governor DeWine's office on the next steps regarding Ohio's restaurant, food service, and hospitality industry. We are exploring all possible federal, State, and local relief and economic stimulus options, and plan to share those as quickly as possible. Our business concerns are focused on helping owners / operators, employees, and consumers. Ohio restaurants are gearing up to offer great food via pick-up windows, carryout, curbside pickup, and delivery. It's important to remember we're all in this together so restaurants are here now and after this crisis," said Ohio Restaurant Association (ORA) president and CEO John Barker.

"Governor DeWine has been a national leader in responding to the growing threat of COVID. Ohio's Counties deeply appreciate his strong leadership and willingness to partner with Counties in addressing this unprecedented challenge to our communities," said County Commissioners Association of Ohio (CCAO) president Carl Davis.

"The need to stop the spread of the coronavirus could not be more urgent. We commend Governor DeWine's difficult, but extraordinarily important decision to temporarily close Ohio's bars and restaurants. While this will be difficult, we believe the support systems that the Governor is putting in place, such as expanding access to unemployment compensation, are critically important and will help workers and small businesses during this unprecedented crisis," said Ohio Mayors Alliance board members.









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HEALTHCARE & INSURANCE

Uckele Health & Nutrition purchases new facilities

Uckele Health & Nutrition – a Blissfield, Michigan-based company - recently closed on the purchase of two new facilities in Adrian, Michigan that will more than double the company's capacity.

Located at 790 and 800 Liberty Street in Adrian, the facilities are two of five buildings previously owned by supply chain management firm, Venchurs Inc. The acquisition provides an additional 150,000 square feet to Uckele's current operations, including additional office spaces, manufacturing areas, and a shipping / receiving area.

"Uckele is making a significant investment in the Adrian facility. We are very excited to get it upfitted to be ready to make food-type products and are making the necessary investments to do so. We are expecting to be manufacturing products in at least one section of the facility by mid-summer," said Kevin Isley, vice president of sales and marketing, Uckele. "We have the expectation that the facility in Adrian will indeed result in new jobs to the area. Our plans for the Adrian facility include a relocation of the facility we currently operate in Toledo, where we employ about 40 employees. Our hope is that many of the employees will be able to transition to either our Adrian facility, or our main location in Blissfield. This Adrian facility is much larger than the Toledo plant and will have increased operations and manufacturing lines."

While some administrative offices will be moved to Adrian, Blissfield will remain Uckele headquarters. Uckele plans to renovate the facility to bring it into compliance with GMP (good manufacturing practice) for dietary supplements.

Uckele attributes the need for expansion to the growth of contract manufacturing partchews from the perspective of canine supplementation is also a driving factor."

Isley noted that Uckele is making a large investment in new production automation equipment, as well as other equipment to outfit the facility.



Uckele Health & Nutrition's headquarters in Blissfield, Michigan

nerships using Uckele's formulation, regulatory, and manufacturing expertise. Uckele partners with well-known brands that are marketed domestically and internationally.

Mike Uckele, CEO and owner, also attributes the need for expansion to exponential growth and anticipated future growth due to tremendous demand for their nutritional products, most specifically pet products.

He added, "A surging demand for soft

"We are going to be producing dietary supplements for sale into the human natural product space as well as the pet market. Additionally, we are planning to move our pick and pack shipping to that location, along with some office personnel and warehousing. All of the operations will necessitate new equipment investment to some level. We also have a number of large projects in development now that will most likely turn

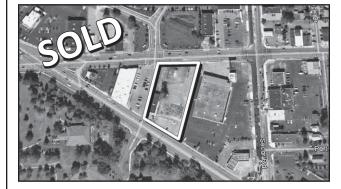
into new business and will drive the need for additional investment in the Adrian facility in the near future," said Isley.

Uckele is a nutritional products manufacturer with formulation expertise in dietary supplements and natural topical products. According to the company, it is also a well-known contract manufacturer in the human, pet, and equine industries. In addition, Uckele manufactures products that are marketed under its company-owned brands on their website.

Uckele's expansion to Adrian was supported by the Michigan Economic Development Corporation (MEDC), Lenawee Now - the County's economic development organization - Michigan Works, and the City of Adrian. Uckele expects to start the Adrian operation with over 50 staff and anticipates significant growth over the next year as they settle into the new facilities.

Adrian's Mayor, Angela Sword Heath, said, "We are very excited to have Uckele coming to Adrian. We feel very fortunate and honored that when they wanted to expand their business, that they chose the City of Adrian."

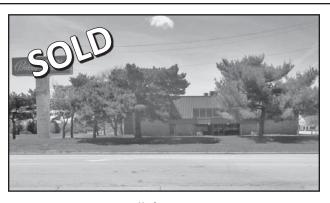
According to Uckele Health & Nutrition, it is an innovation-driven health company committed to being on the leading edge of nutritional science and technology for nearly 60 years, formulating and manufacturing a full spectrum of quality nutritional supplements incorporating the latest nutritional advances.



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Rudolph Libbe Inc.

Kyle Talkington has accepted the position

of proposal and presentation manager at Rudolph Libbe Inc., a Rudolph Libbe Group company.

Talkington has worked 10 years in marketing and holds a Bachelor's degree in marketing from Lourdes University.

Ebee Management Group

Ebee Management Group (formerly PACEnergies) has added Dr. Teresa Snyder to its team.

Snyder has over 20 years experience in financial services. Before joining Ebee, she was leading alternative financial initiatives at the Toledo-Lucas County Port Authority (TLC-PA), working to develop C-PACE funding options in partnership with leaders across Ohio - one of the first states in the nation to offer these options. In 2012, Snyder was named Ohio's International Woman of the Year. She

Kyle Talkington

holds a Bachelor degree in economics, a Masters of business administration, and a Doctorate in leadership.

Toledo Building Services

Hana Mourad has been named vice president, customer service and quality improvement, of Toledo Building

Services (TBS). Mourad joined TBS three years ago, bringing a range of work and life experience to the company. Mourad's resume includes previous work as UAW member, team leader at Chrysler, bar owner, and salesperson

Hana Mourad

Mourad will continue her work leading the customer service team and will spearhead the company's continuous quality improvement initiatives, noted TBS.

Marco's Franchising, LLC.

Steve Seyferth has been promoted to senior vice president, chief experience officer from his previous post of vice president, chief marketing

> officer, for Marco's Franchising, LLC. In his new role, Seyferth will be responsible for every aspect of the customer journey for the Marco's brand.

In addition to his continued oversight of all marketing activities, Seyferth's new role will include working closely

with operations to ensure a customer-centric focus that will explore new sales channels and

Steve Seyferth

enhance Marco's current experiences, noted the company, with the goal of growing the Marco's brand now and into the future in an ever-changing restaurant industry landscape.

According to Marco's, Seyferth's promotion and new title reflects an overall calibration of key leadership aligned to the company's "People First" cultural belief, focused around its three key audiences - customers, employees, and franchisee partners.

Since being named CMO, Seyferth launched Marco's first national marketing campaign and increased its overall brand awareness, leading to Marco's being named America's Most-Loved, Most-Trusted Pizza Brand, according to the 2019 Harris Poll EquiTrend® Study. This marketing campaign helped grow same-store sales and boost Marco's national profile, noted the company.

Seyferth's background includes 30-plus years of experience working in key executive positions at major advertising and media companies. He was also at the forefront of the digital movement, holding vice president roles at AOL Time Warner and AT&T AdWorks (Xandr).While on the agency side, Seyferth led the development of numerous award-winning advertising campaigns,

Seyferth holds a Bachelor of arts from the University of Michigan (UM) and holds a Master's degree in advertising from Michigan State University (MSU).

Principle Business Enterprises, Inc.

Principle Business Enterprises, Inc. (PBE) has added Matt Ross, vice president of strategic ventures, and Carmie Maloney, vice president of quality assurance and product development. The two senior leaders, according to the company, will help fulfill PBE's commitment

to innovation within the incontinence industry and commitment to bringing more jobs to northwest Ohio.

Ross recently served as a vice president at Hillrom, running its New Business Accelerator, where he was responsible for the development and go-to-market execution of new commercially viable, strategic products, and solutions. Prior to that, Ross held leadership positions at Hu-Friedy, Ferris, and Stryker Sage, where he built results-driven sales teams and expanded sales into international markets. He has a degree in economics from Notre Dame, an MBA from Kellogg, and a JD from UCLA.

Maloney was most recently at Procter & Gamble (P&G), where she worked for 35 years across a variety of research and development (R&D) and quality positions. In an R&D capacity, Maloney developed household products for P&G's beverage, beauty, oral, pet, and baby care divisions, with time spent in the diaper segment. Within quality, she held the position of director, quality assurance - One Health, where she led multiple product quality redesign efforts for Metamucil® and Pepto Bismol® brands. Maloney has a degree in chemical engineering from Penn State University.

MadAveGroup

MadAveGroup hired three new employees to join its marketing agency team. Nathan Steinmetz, formerly of the Toledo Mud Hens, will fulfill the role of digital marketing strategist for the company's digital marketing agency, WebArt. Terry Maxx will serve as a senior web designer for the same agency. Also joining the company and working for their branding and advertising agency, design2influence, is videographer Sam Baldwin, formerly of (... continued on page 21)



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New Business Register is a monthly listing of new firms opening for business and existing businesses changing address in the Toledo area. Information published

Wisit toledobiz.com/publications.html for info



News in Brief

...Continued from page 20

Buckeye Cable and ESPN.

For a dozen years, after earning a marketing degree from Bowling Green State University (BGSU), Steinmetz directed digital strat-

egy for the Toledo Mud Hens.

Simultaneously, he led

the digital efforts for the



tainment venues. He specializes in email

Nathan Steinmetz marketing and digital ad-

vertising, as well as developing website and social content. In fact, he grew the Walleye and Mud Hens' social media followings to the largest of any team in their respective leagues, according to MadAveGroup.

His work has also been acknowledged sev-

eral times by the American Advertising Federation (AAF) and the ECHL, earning a range of honors.

Maxx, a graduate of both the University of Toledo (UToledo) and Northwest State Community College (NSCC), brings over 30 years of

marketing and design experience to MadAve-Group. He's worked in the agency world and on

Terry Maxx

the client side, as a freelancer, and as an educator. Baldwin is the firm's lead video producer and takes a hands-on approach to production as a videographer, editor, and Federal Aviation Administration-certified drone pilot.

> After earning a Bachelor of science in technology degree from BGSU, he served on the production staff of Buckeye Cable Sports Network (BCSN), then worked in the media archives group at ESPN. He was an assistant producer and director at Ball State Universi-

ty and worked as a video producer at the Central Indiana Educational Service Center.

His work has earned a few Telly Awards as well.

RōBEX

RōBEX LLC has made the following promotions to director: Aaron Peper - director of mechanical design; Tom Roberts - director of robotic engineering; Pete Connor - director of electrical design;

Misaela Kelley Duarte - director of estimating; and Eric Shiverdecker - director of project

Peper has 20-plus years of experience in developing elegant engi-

neered solutions. Known Aaron Peper in the industry as a true

"rock star" in 3D mechanical engineering and design, according to the company, he leads a multi-talented team of engineers in solving



unique customer challenges.

Roberts is highly skilled in robotic programming and automated production solutions, noted the company. With over two decades experience in automation and robotics, he leads and directs the company's robotic integration team to ensure on time, on budget completion of major customer projects.



Tom Roberts

the company, ensuring that customer quotes are accurate, and projects are on time and on-budget. She was an electrician in the Navy and worked for Owens-Illinois

(0-I) for three years prior to joining RoBEX. Shiverdecker is a ro-

botic system integrator with over two decades experience. He was a design engineer, project engineer, and project manager for ITW. Today, he leads a team of engineers and system designers in developing robotic system solutions for customers.

Heidelberg University

Dr. Anthony Bourne has been appointed as the vice president for enrollment management and marketing for Heidelberg



Over the last 20 years,

Connor has been an elec-

trical engineering man-

ager, president of a large

OEM, and deeply in-

volved in a number of

Duarte is an integral

part of the RoBEX indus-

trial services team, noted

R&D projects.

Misaela Kelley Duarte

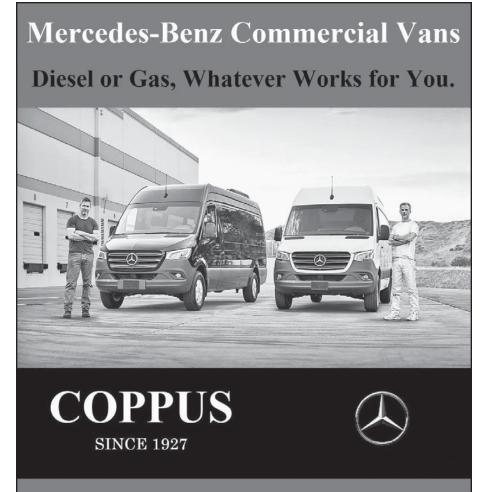
University, effective May 4. Bourne has worked in higher education since 2007 and is coming to Heidelberg from Rhodes State College in Lima, where he serves as the assistant vice president for student affairs.

In his new role, Bourne will oversee the offices of admission, financial aid, and marketing, ensuring that Heidelberg's strategic goals are met by enrolling students who are a good fit with the university's core student values.

Bourne has served at Rhodes State since April 2018, overseeing strategic enrollment management, strategic innovation, accreditation, policy analysis and strategic planning, financial aid, and other responsibilities. From 2007-18, he was the director of enrollment management and the Center for Equity in Engineering Education at Wright State University, a research and student services think tank designed to improve the outcomes of underrepresented students, which he helped found.

Bourne also held management or leadership positions with the Dayton Area Chamber of Commerce and Kaplan Test Prep and Admissions, and has experience teaching math, engineering, and economics courses.

He received his Bachelor of arts degree in economics from Wright State, his Master's of public administration degree with a focus on non-profit management from Walden University, and his Ph.D. in engineering-human systems from Wright State, with a focus on student learning and success applications. In addition, he received a Leadership in Enrollment Management Certificate from the University of Southern California (USC).



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White Family Companies expand in Lima

The White Family Companies, Inc., has purchased both Allan Nott Toyota and Allan Nott Honda in Lima, Ohio, according to Tim White Jr., president. In 2019, the Nott dealerships had combined sales of approximately \$107 million dollars and 117 employees.

White Jr., said, "The addition of the Nott organization strategically fits into our footprint in western Ohio, halfway between our operations in the Toledo area and the Dayton metropolitan market. We are extremely fortunate to be able to add these well run and respected companies to our Ohio family of dealerships. We have offered all the employees continued employment and foresee no changes in the management structure of the dealerships."

The White Family of Dealerships will Jim White Honda in Toledo.

now operate 25 automobile dealerships throughout Ohio, Wyoming, and South Dakota in 11 different cities. The companies employ over 1,200 people with combined sales of over \$1 billion dollars. This will be the fifth Honda dealership operated by the White Family and their second Toyota dealership, noted the company.

Tim White Sr., chairman of the board, added, "We are happy to be able to return to Lima where we operated White Chevrolet Inc., from 1953 to 1974. With the acquisition of these dealerships our revenues will place us in the top 75 of all dealer groups nationally."

The White Family operates Dave White Acura, Dave White Chevrolet, Jim White Lexus of Toledo, Jim White Toyota, and

Ohio local governments sign OneOhio agreement

Ohio's local governments encompassing more than two-thirds of the State's population have signed on to OneOhio, a plan to jointly approach settlement negotiations and litigation with the drug manufacturers and distributors of opioids, according to Ohio Governor Mike DeWine and Ohio Attorney General Dave Yost

Commitments were received from local governments representing more than 9.8 million Ohioans, or 85% of the State's population of 11.7 million. The list includes 73 of Ohio's 88 county governments, with participation from rural, suburban, and urban areas alike.

All votes cast for OneOhio membership were unanimous.

"I am pleased that Ohio's communities have agreed to come together as OneOhio," said DeWine. "It's a simple concept, but when we are united, we are stronger. OneOhio puts us in the best position to face the drug companies that did so much to destroy lives and communities when they got Ohioans hooked on their highly addictive products."

"When it comes to the opioid crisis, almost all of us are in the same boat," said Yost. "This agreement formalizes our intent to stand together. We are stronger when we're united."

OneOhio provides a mechanism for the distribution of any opioid settlement funds and outlines how the funds can be used. Specifically:

• 30% of the funding will be set aside

for community recovery, money that will go directly to every Township, Village, City, and County in Ohio - more than 2,000 in all – to address the immediate needs of residents

• 55% will be set aside for the creation of a statewide foundation that will develop and oversee the funding of short-term and long-term planning that local communities need to continue to address this crisis

• 15% will go to the State of Ohio, to be used to leverage statewide buying power to offer prevention, treatment, and recovery support services

OneOhio, according to officials, ensures a settlement for Ohio that recognizes that every corner of the state has been hit hard by the crisis. It focuses funding on programs that address prevention, treatment, and long-term recovery; criminal justice; and public awareness costs that promote the overall health and wellbeing of Ohioans. Equally important, the plan ensures that these funds are preserved and flexible over time as a way of helping the State combat the ever-evolving drug problem.

"The OneOhio plan is a collective effort to bring money back to Lucas County. It will dedicate resources back to our community and the people who were hurt, helps prevent people from getting hurt in the future, and holds the drug and pharmaceutical companies accountable," said Lucas County Commissioner's president Tina Skeldon Wozniak.

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Tiffin River Walk ...Continued from page 1

approximately five acres along the Sandusky River in Tiffin, Ohio.

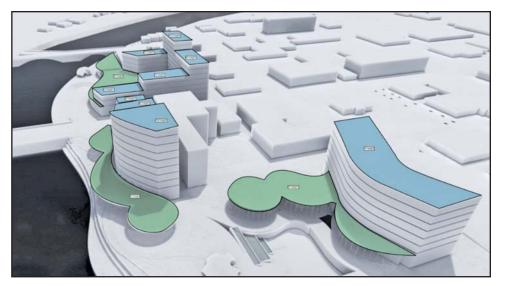
Eduardo Hernando, developer of the project, is a Heidelberg University graduate, former captain of the football team, and current member of Heidelberg's Business School advisory board. He has been working with the City and economic development officials on the project concept since early 2017, citing the City's prudent planning in the purchase of the Stalsworth and Livery property in 2013, the success of a city façade refurbishment program for the Historic Downtown, and the Tiffin Downtown Strategic Growth and Development Plan published in 2016 among several reasons to invest in Tiffin.

"The renaissance of downtown Tiffin started with a spark and now that spark of momentum is getting bigger and stronger like a snowball rolling downhill. Tiffin is lighting up and being seen around Ohio as a special place to live, work, and invest as its growth takes shape," said Hernando. "When I returned to Tiffin after 30 years, it was easy to notice the restored historic downtown buildings, new restaurants, shops, and cool bourbon bar that makes you not only want to visit, but to live here. After being awed by what I saw, I confirmed that more has happened in the recent five years than in the last 30 and decided to invest in the future of Tiffin, a small community that is safe, growing economically, and a great place to raise a family.

"This project is a transformational project that will attract business people and tourists from all over Ohio and surrounding areas. This means opportunity for all of the current businesses and shop owners

for the police and fire departments, along with more of the City of Tiffin's long list of needs. More tax revenues will help the City greatly today and for decades to come as a result of this project and the growth of the community."

Hernando noted that the housing needs of the community comes from the fact that Tiffin has an aging population and both the total number of citizens and the graduating se-



Rendering of the Tiffin River Walk development planned for Tiffin

in downtown, along with a positive impact on property values for anyone who currently owns real estate in downtown or will invest in downtown over the next few years," continued Hernando. "All you have to do is ask yourself, 'Where will Tiffin be in five years or 10 years from here?' This also means jobs, jobs, along with much needed tax revenues for the City of Tiffin and funding

nior class sizes for each high school has been dropping for the past 30-plus years. Hernando noted that this trend needed to stop if Tiffin was to survive another 30 years. He went on to explain that without new housing options, the empty nesters cannot downsize into a more comfortable home, leaving them to deal with the lawn work and upkeep of the large empty family home.

"As a result of empty nesters not having housing options, they do not make their family home available for new young families to move in. Thus, the traditional family life cycle is stalled in Tiffin and has been for decades up until now. This fact alone sets Tiffin's future on dim lights for the next 30-plus years unless something is done to attract and keep the young families and the thousands of college students that go to Heidelberg, Terra State, and Tiffin University. We need to create an environment for young professionals and youth to think, 'Tiffin is the place for my future job or new company,' and not requiring the Tiffin youth to leave to a big city the day after graduation to find opportunity. Now that all of this is happening, they can return to Tiffin right after they finish their college years to contribute to their community and be close to their family," said Hernando.

He also cited that the real estate market in Tiffin has been virtually shut down with little to no inventory. The high demand for new housing solutions for doctors and nurses entering the new healthcare system located in Tiffin - along with new business people who wish to live in Tiffin - has resulted in people having to live 20-30 minutes away in other communities due to the dearth of housing options. In fact, all the renovated lofts in historic downtown have waiting lists, noted Hernando.

"My due diligence confirmed Tiffin needed 250 homes including homes, condos, and rentals and that is what prompted me to move forward with the Tiffin River Walk project. My analysis was then confirmed (...continued on page 24)



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DEVELOPMENT NEWS

Tiffin River Walk ...Continued from page 23

by Tiffin-Seneca Economic Partnership who commissioned a third party housing study," said Hernando. "The housing study confirmed Tiffin is short as many as 450 homes inclusive of rentals, condos, and single-family homes, overshadowing my original 250 home needs assessment. The housing study only confirmed that not only is Tiffin ready for my project, but it can have two projects the size of mine or more to absorb the huge needs the Tiffin community has had for decades that no one thought it needed until now. People want to live an urban lifestyle - as proven by many other Ohio cities like Cleveland and Columbus who have also gone through their own renaissance, along with cities all over the US in downtowns and riverfronts everywhere. The Tiffin River Walk project formally brings the true essence of urbanization to downtown Tiffin and it's an exciting time for this community."

In total, the approved site plan of the project includes 111 luxury residential condos, 63 rental apartments, and a 100-room hotel called the Edward Hotel & Spa that includes a 25,000 square foot convention center along with 5,000 square feet of meeting and event space for business meetings and conferenc-

es, weddings, and events. The hotel will have a state-of-the-art spa along with a rooftop bar / restaurant overlooking the Sandusky River and sunsets for hundreds of miles in all directions, noted Hernando.

According to Hernando, the Edward Hotel & Spa by ASCEND, a Choice Hotels flag named after the first governor of Ohio, Edward Tiffin, will make its mark not only in Tiffin, but in the state of Ohio as a premier luxury boutique spa and convention hotel. Groundbreaking on the hotel is slated for summer 2020.

"My vision for the hotel is creating a property that looks and feels as if it has been in historic downtown Tiffin for the past 100 years and is similar to the other buildings surrounding the hotel location. As I was reflecting on a name, I felt the most likely thing would be that a historic hotel would have a strong name and history behind it. So after many discussions and ideas being thrown out and some research done on the history of Tiffin, a good friend, Sara Costanzo who sits on the Heidelberg business board with me, suggested the name," said Hernando. "Once I had that name, the interns from both Tiffin University and Heidelberg University – Katie Vogel, Jeffrey Baker, and Tyler Barker – and I voted unanimously for this name. Once they heard the history, anyone could see how easy this decision was to make. In keeping with this vision, the Edward Hotel & Spa will be a special place and you will feel it the moment you walk in."

The project also includes the Hayes Roberts Riverfront Park, which will feature retail and commercial spaces available for outdoor dining and shopping along more than 1,100 linear feet of riverfront from one end to the other. Hernando noted that the park will have flat grass open space for picnics, throwing a Frisbee, and other family activities; walking and jogging paths; common seating areas for gathering and enjoyment of the river; a sunken step circle for sitting and kids play; an amphitheater for mid-week and weekend live music and entertainment; water features for observation and peaceful sounds; a wedding ceremony venue overlooking the river; public art displays; statues of Mark Hayes and Jim Roberts; and more.

"Mark Hayes and Jim Roberts were two Tiffin councilmen who represented the Tiffin community for decades and their leadership and vision has led to this amazing project. Without them originally voting to buy the land, demolishing the old building,

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and then hiring the third party company to create the Tiffin Strategic Development Plan published in 2016, I would never have stepped forward to create this project in Tiffin," said Hernando. "They, along with other councilmen and councilwomen, voted 6-0 in favor of this project back in 2017. Unfortunately, Mark and Jim passed away this year and will never see their vision become a reality - except from Heaven. This is my way of recognizing them for their leadership, support, and love of their community in perpetuity. They will now be always remembered and welcome all who visit Tiffin as you enter by crossing the Market Street bridge into historic downtown Tiffin. The park is named after these two men for their commitment to Tiffin's growth and future."

According to Hernando, the next step in the project process is to go in front of Tiffin's architectural review board to obtain approval on the exteriors of the buildings, which will take place in early 2020. Hernando noted that the buildings will look and feel as if they were built decades ago, also following the exterior of the Seneca County Justice Center that was constructed in March 2018.

The entirety of the project will take two years to complete. For more information, please go to *www.tiffinriverwalk.com* or email *info@tiffinriverwalk.com*





DEVELOPME OURNAL



Capital Tire moving to Harmon Business Park

NAI Harmon Group and the City of Rossford will be officially welcoming the newest addition to the Harmon Business Park of Rossford. Capital Tire will become the second user to move its operations to the industrial park, joining Denver Wholesale spec building just receiving final approvals, noted Harmon officials. Having building plans already approved and with favorable construction weather, Logan Creek Construction broke ground immediately after contract signing.



Rendering of Capital Tire's new facility in the Harmon Business Park in Rossford

Florist. The 80,000 square foot building is currently under construction and is expected to be completed Q3, 2020 with plans for a 60,000 square foot expansion.

In the summer of 2019, NAI Harmon Group started the development process for a spec building in the Harmon Business Park and by winter, Capital Tire selected Harmon Business Park to build its new headquarters due to the logistical placement next to I-75 and I-80/90.

The timing of Capital Tire's needs for a new building fell in line perfectly with the

In attendance at the welcoming will be Mayor Neil MacKinnon of Rossford; Thomas Geiger, owner of Capital Tire Inc; Ed Harmon, CEO of NAI Harmon Group; as well as their delegates. The welcoming event coincides with the building structure going vertical. The event will be onsite and outdoors at Harmon Business Park in Rossford, accessible from the Bass Pro Boulevard entrance. Harmon Business Park is adjacent to the new Amazon Distribution Center site.

Capital Tire celebrated its 100th year in

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business in 2019, and according to Modern Tire Dealer, the company was one of four independent tire dealers in the US to celebrate that mark.

The Toledo company is family-owned, beginning with Benjamin Geiger in 1919. His son, Geiger, Sr., passed away in 2018, and his son, Thomas Geiger, Jr., is now the president of the company.

According to *Modern Tire Dealer*, at one point, Capital Tire ran 20 retail locations. Geiger, Jr., with the blessing of his father, sold off the retail locations and expanded the wholesale distribution organization. The company has 10 warehouses and delivers Goodyear, Cooper, and Continental Tires to 5,000 traditional retailers and car dealers in Ohio, Michigan, and Indiana.

Modern Tire Dealer also noted that the company continues to expand. In July 2019, the company opened a new 68,000 square foot facility in Dayton, replacing a 30,000 square foot facility. Then, in September 2019, the company expanded its Birch Run, Michigan facility from 60,000 square feet to 90,000 square feet.

The company has been a Goodyear distributor for over 70 years.



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Ohio solar project will benefit low-income communities

An innovative solar project in Toledo will do triple duty when it's completed this spring. It will provide renewable power to a nearby axle factory. It will use otherwise unproductive land. And hundreds of thousands of dollars from the sale of the project's electricity will benefit nearby low-income communities.

"I look at it all as part of improving the neighborhood ... and getting more people involved by providing low-cost clean energy for a local manufacturer," said local resident Brenda Sawyers. She chairs the Old West End Neighborhood Initiatives (OWENI), an alliance of community groups that she and her husband Ernest organized in 2012.

Sawyers' husband started working at Toledo's Jeep plant in 1984, and the couple lived together nearby until his sudden death last year. "People called us peanut butter and jelly because you never saw one without the other," she said. "We had such a strong passion for community involvement and getting people to respect and be proud of the neighborhood."

But the neighborhood went downhill in the years after Chrysler closed its 96-year-old plant in 2006. Employees who once walked to work moved away for other jobs. More renters moved into properties owned by absentee landlords. Various properties became rundown.

"A lot of houses need improvement," said Keith Burwell, president of the Greater Toledo Community Foundation (GTCF). "There's blight in the area."

The City worked to redevelop the old plant site. The Toledo-Lucas County Port Authority

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(TLCPA) purchased the property in 2010 and arranged for an environmental cleanup. Dana Incorporated opened its new Toledo Driveline facility on part of the renamed Overland Industrial Park in 2017, and TLCPA has brought in a few smaller companies as well. Foundation, TLCPA, and local businesses have found a way to make the land work for a 3-megawatt solar plant.

The foundation leased the project site from TLCPA for a nominal amount. Local solar manufacturer First Solar, development firm



The Overland solar site, between Interstate 75 and the Ottawa River. Photo courtesy of GEM Energy

But the area where the new solar project sits couldn't be leased to conventional commercial tenants because it's a floodway. Basically, the area becomes an extension of the Ottawa River during a flood or storm event. At those times Lake Erie backs up into the lower part of the river, Burwell noted.

Together, the Greater Toledo Community

GEM Energy, and other suppliers agreed to donate or discount modules, equipment, and construction services. And Dana entered into a long-term power purchase agreement for the facility's output for its 300,000 square foot axle assembly plant.

"Siting of this project, while [it] was challenging to design, was a great use of the property," said Jason Slattery, director of solar operations at GEM Energy, a turnkey solar development firm within the Toledo-based Rudolph Libbe Group. Among other things, the embedments are deeper. The solar panel modules sit higher off the ground. And all electrical equipment, such as inverters and transformers, will be on elevated platforms.

Construction of the solar array is underway, and the project is visible to thousands of cars passing along Interstate-75 each day.

"There is a sense of pride when you drive along one of the busiest corridors that used to manufacture Jeeps for World War 2 and look over and see this iconic solar array producing clean and cost-effective power," Slattery said. "It sends a statement that this is here to stay and it makes good business sense."

Multiple benefits

"Dana is a company that's very committed to sustainability. So from that standpoint, when the opportunity presented itself, we definitely wanted to take advantage of it," said company spokesperson Jeff Cole.

The "icing on the cake" is that money spent for the electricity will go back into the community to help local people, Cole added. "This is going to be perfect for them in terms of being able to improve the neighborhood."

"This will provide anywhere from \$300,000 to half a million dollars a year after we get rolling," Burwell said. "For the next 25 years we're going to have income that's coming in from the sun."

At one point the foundation and others thought about using the array's electricity for net metering on low-income homes. That would have taken more time and effort to set up, Burwell said. Plus, project planners wanted to make sure benefits would go to residents, versus absentee landlords. The nonprofit set-up allows for more strategic planning and flexibility.

"We're not just going to give everybody free electricity," Burwell said. Instead, "we're actually going to be able to use the electricity [sale's proceeds] for different things."

"We're not defining what the projects are" at this point, he continued. That will be decided by a committee based on the most pressing needs from year to year, with input from people like Sawyers at OWENI and other community groups.

Sawyers agreed that details need to be worked out. But she quickly suggested multiple possibilities.

"We've talked about job training. We've talked about possible housing beautifications for people, especially the elderly, who can't afford to make renovations on their homes. We've started talking about projects for youth and other items," Sawyers said.

"We're starting with OWENI, but we're not stopping there," Burwell added. As needs are addressed in the closest neighborhoods, he expects the project's benefits to expand outward to more areas. "It's like you throw a rock in a pond and the circles keep going out and out," he said.

"This would be a legacy for the community," Sawyers said, in spirit with the goals she and her husband hoped for when they and others first started OWENI. "Even though there is blight, our neighborhood is not in the dumps. There are still a lot of residents who take pride in their neighborhood."

Information provided by Kathiann M. Kowalski with Energy News Network.



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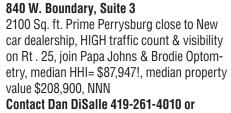
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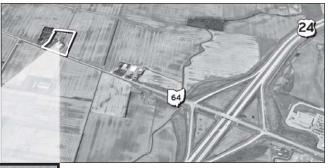
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