

WHO'S WHO in TOLEDO AREA LAW

Who's Who in Toledo Area Law

page 3



Workforce Update

page 8

Toledo pursuing electricity cost reductions

page 10

TOLEDO > IT MATTERS WHERE YOU MAKE IT.

PSNRT STD
US POSTAGE
PAID
Toledo, OH
43601-9998
Permit # 348

CHANGE SERVICE REQUESTED

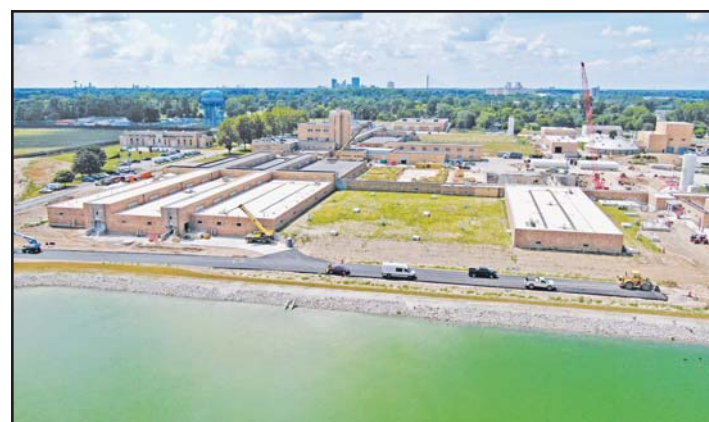
TIME SENSITIVE MAIL
Development News formerly Business Advantage
P.O. Box 1986
Toledo, Ohio 43603

City of Toledo completes \$55M Collins Park expansion

Mosser Construction provided services for the 10-year \$500M capital improvement project

The City of Toledo's Collins Park Water Treatment Plant is continuing on its 10-year, \$500 million Ohio Environmental Protection Agency-approved (EPA) plan of capital improvements that began in 2015. According to Shawn Tooman, project manager, Mosser Construction, Inc., the largest and most difficult project in the plan – the \$55 million Basin 7 and 8 project – was awarded to Mosser and is the most significant expansion of the plant since 1956.

"Each basin provides 20 million gallons of drinking water per ...continued on page 6



LISC, ARK kick off construction at historic Wonder Bread site



Mixed-use redevelopment project on the riverfront in Vistula totals \$7.5M

Local Initiatives Support Corporation (LISC) Toledo recently celebrated with ARK Development and partners as construction began on a \$7.5 million mixed-use redevelopment of the former Wonder Bread and Hostess products factory on the riverfront in the Vistula neighborhood.

Using the ProMedica-LISC Health Impact Fund, LISC is providing nearly \$4.7 million in financing to ARK Development, a local woman- and black-owned business, to complete the project. The redevelopment is expected to create affordable ...continued on page 12



Urban Pine set to open in Maumee

Urban Pine Winery, led by franchise group McAlear Winery LLC and owned by Jen McAlear, has finalized its location at 3415 Briarfield Boulevard in the former Abuelos building in Maumee's Briarfield Business Park, directly visible from I-475. After renovations are complete, the 8,352 square foot winery is scheduled to open early next year.

Urban Pine Winery is a franchise of ...continued on page 2

Urban Pine

...Continued from page 1

Waters Edge Wineries, an urban winery system bringing the culture of wine to communities across the country, according to McAlear. The winery was previously looking to open in an approximately 5,000 square foot Levis Commons location, but negotiations fell through.

According to McAlear, the goal was to be located in the Maumee, Perrysburg, or Sylvania area, and when this location became available, it was a perfect fit.

"Through the process of finding a location after the first one didn't work out, I was still aiming for something in the Maumee, Perrysburg, or Sylvania area, and the new location is right in the center of that. I'm actually most excited about this location because it's very central and right off of I-475. So it will be very convenient for all the guests to come visit us," said McAlear.

Construction is underway on the building, with Pontiac, Michigan-based TDG Architects, Pemberville, Ohio-based interior designer Ashley Skowron, and Toledo-based Canaan Construction providing services.

Urban Pine Winery will be offering all of its wines made directly on-site with a bistro menu to complement each of its offerings. According to McAlear, the winery will start with 10-15 wines, but will work its way up to 30-35 different wines.



McAlear noted that behind the bar, there will be a wall of windows in which guests can look into the winemaking area and see the stainless steel tanks producing the wine. Eventually, guests will be able to learn about the process of making wine and how everything is made.

In addition, with the larger space at the Maumee location, guests looking to host gatherings can enjoy a private party space or patio outdoor areas to spend time with family and friends.

"Because we have so much extra square footage, we're excited to have that pretty large private party space. It'll be completely dedicated to special events – anniversaries, birthday parties, meetings, and anything like that. We'll also have a

private patio that goes with it. We are very excited for those areas because there's not a lot of private party spaces in the area. The building doesn't currently have a public patio space, so we're putting that all in. And with COVID-19, that's even more important than normal," said McAlear.

The winery will also be selling club memberships that include special deals, discounts, wine tastings, and bottles of wine, depending on the type of membership. Memberships will include the Founders Club, Sangria Club, Gold Wine Club, and the Platinum Wine Club.

Urban Pine will also offer custom labeling for birthdays, anniversaries, corporate gifts, and weddings. Throughout each month, the winery will also offer a schedule of events including paint and wine nights, live music, chocolate and wine pairings, trivia nights, and other special events, noted McAlear.

At full capacity, the winery will be able to hold 150 guests. McAlear is estimating that 20 jobs will be created due to the winery as well.

"With our wine being made on-site, the relaxing atmosphere we are trying to create, and a staff that will be ready to serve and make guests' experiences the best it can be, it will be a great place for people to come and visit. We're just really excited. This project has been almost a two-year undertaking so far and the support from the community already has been amazing. People are so excited. I'm just excited to start making wine," concluded McAlear.

125 1895 Lathrop YEARS 2020

THIS YEAR WE CELEBRATE

For the last 125 years, the Lathrop Company has had the honor of building Toledo's future. A lot has changed since our founding in 1895, but our values, vision and dedication have remained the same. As we celebrate this milestone throughout the year, we will reflect on who we are, what we've done and how we've played an integral role in the building of Toledo's past, present and future.

Join us at www.lathrop125.com



Commercial Services Department

We're equipped to handle a wide variety of transactions including retail, office, and industrial. We can also assist in multi state transactions and tax-deferred exchanges.



**SUCCESSFULLY
CLOSED ON
TRANSACTIONS
IN OVER 25
STATES**

From Left to Right: Sandra, Liljana, Andy, Julie, Kellie, Gretta
Not Pictured: Dyann

Kellie Wheeler
(419)720-1931
wheeler@midlandtoledo.com

Andy Shawaker
(419)266-6833
shawaker@midlandtoledo.com

Sandra M. Hylant, Esq.
(419)720-1929
hylant@midlandtoledo.com

Donald Mewhort, Esq.
(419)720-1918
mewhort@midlandtoledo.com

Liljana Pounds
(419)720-1908
pounds@midlandtoledo.com

Dyann Kinney
(419)720-1904
kinney@midlandtoledo.com

Julie Wasserman
(419)720-1914
wasserman@midlandtoledo.com

Gretta Laskey
(419)720-1910
laskey@midlandtoledo.com



401 ADAMS STREET, TOLEDO, OHIO 43604
PROCESS TITLE ORDERS FASTER & MORE EFFICIENTLY
(419) 255-0126 | MIDLANDTOLEDO.COM

DEVELOPMENT NEWS

From the Publishers of

TOLEDO
BUSINESS
JOURNAL

DEADLINES

Editorial:

15th prior to publication

Advertising

17th prior to publication

Please send press releases to:
editor@toledobiz.com

Please send subscription inquiries to:
telexp@toledobiz.com

Articles may be reprinted by obtaining written permission from the publisher.
Errors and omissions contained in editorial or advertising material are not the responsibility of the publisher.



Recognizing some of our region's **HIGHLY CAPABLE** attorneys who have earned the respect of their peers and clients.

Selection Process

Nominations

Online submissions by peers* and clients*.

* Screened at submission

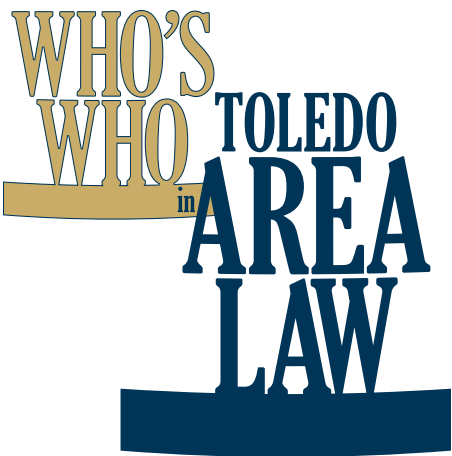
Additional Qualifiers

- Professional achievements
- Awards
- Recognitions

Final Selection

Compiled and published with online support for practice area search.

Created to assist businesses in our region in finding outstanding legal talent and reduce the outsourcing of legal work in all practice areas.

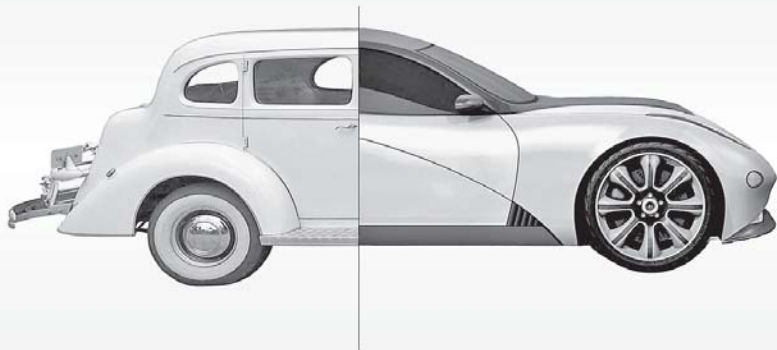


- Gene A. Abercrombie
Eastman & Smith Ltd.
- James C. Anderson
Spengler Nathanson PLL
- Robert M. Anspach
Anspach Law
- Brittany Asmus
Reminger
- M. Scott Aubry
Shumaker, Loop & Kendrick, LLP
- Janine T. Avila
Collier Law Group LLP
- Chad R. Baker
Baker Law, Ltd.
- John C. Barron
Shumaker, Loop & Kendrick, LLP
- Jenifer A. Belt
Shumaker, Loop & Kendrick, LLP

EASTMAN & SMITH LTD.

ATTORNEYS AT LAW

Established 1844 | Innovating Daily



Eastman & Smith takes pride in its client satisfaction, reliability, innovation and creative approach to problem-solving, all designed to exceed the high expectations of its clients.

Congratulations to our friends and colleagues on their inclusion in "Who's Who in Toledo Area Law."

- | | | | |
|-----------------------|---------------------|---------------------|--------------------|
| Gene A. Abercrombie | Gary M. Harden | Jared J. Lefevre | Steven D. Reinbolt |
| Graham A. Bluhm | Matthew D. Harper | Lynn V. Luther | Breanne M. Rubin |
| John H. Boggs | Heidi N. Hartman | Fadi V. Nahhas | Mark W. Sandretto |
| Thomas A. Dixon | Reginald S. Jackson | Adam S. Nightingale | Carrie L. Urrutia |
| Thomas J. Gibney | Frank D. Jacobs | James F. Nooney | Linde Hurst Webb |
| Robert J. Gilmer, Jr. | Carrie A. Johnson | David W. Nunn | Lane D. Williamson |
| Stu J. Goldberg | David C. Krock | Sarah E. Pawlicki | James B. Yates |
| Joseph A. Gregg | David L. Kuhl | Michael W. Regnier | |

www.eastmansmith.com

419-241-6000

COLUMBUS | DETROIT | FINDLAY | TOLEDO

Legal Practice Area Directory

BANKRUPTCY / CREDITORS' RIGHTS

Matthew D. Harper
Eastman & Smith, LTD

Jared J. Lefevre
Eastman & Smith, LTD

Mark W. Sandretto
Eastman & Smith, LTD

BUSINESS / CORPORATE

Graham A. Bluhm
Eastman & Smith, LTD

John H. Boggs
Eastman & Smith, LTD

Carrie A. Johnson
Eastman & Smith, LTD

Gary M. Harden
Eastman & Smith, LTD

David L. Kuhl
Eastman & Smith, LTD

David C. Krock
Eastman & Smith, LTD

Jared J. Lefevre
Eastman & Smith, LTD

Russell R. Miller
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

Fadi V. Nahhas
Eastman & Smith, LTD

Breanne M. Rubin
Eastman & Smith, LTD

BUSINESS LITIGATION

Reginald S. Jackson, Jr.
Eastman & Smith, LTD

Matthew D. Harper
Eastman & Smith, LTD

Adam S. Nightingale
Eastman & Smith, LTD

J. Mark Trimble
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

BUSINESS SUCCESSION PLANNING

Stephen S. Keller, Esq.
Weber & Sterling, LLC

Steven J. Poturalski
Weber & Sterling, LLC

Dennis P. Williams
Weber & Sterling, LLC

CHARITABLE TAX PLANNING

Robert V. Sterling
Weber & Sterling, LLC

CIVIL LITIGATION & APPEALS

Stephen House
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

Todd Zimmerman
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

COMMERCIAL LAW

Graham A. Bluhm
Eastman & Smith, LTD

COMMERCIAL LITIGATION

Robert J. Gilmer, Jr.
Eastman & Smith, LTD

J. Mark Trimble
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

CONSTRUCTION LAW

Gene A. Abercrombie
Eastman & Smith, LTD

James B. Yates
Eastman & Smith, LTD

CONSTRUCTION LITIGATION

Matthew D. Harper
Eastman & Smith, LTD

EMPLOYEE BENEFITS & EXECUTIVE COMPENSATION

Lynn V. Luther
Eastman & Smith, LTD

EMPLOYMENT & LABOR

Heidi N. Hartman
Eastman & Smith, LTD

Thomas J. Gibney
Eastman & Smith, LTD

Lynn V. Luther
Eastman & Smith, LTD

Sarah E. Pawlicki
Eastman & Smith, LTD

Carrie L. Urrutia
Eastman & Smith, LTD

James B. Yates
Eastman & Smith, LTD

ENVIRONMENTAL

Joseph A. Gregg
Eastman & Smith, LTD

David W. Nunn
Eastman & Smith, LTD

ENVIRONMENTAL LITIGATION

Joseph A. Gregg
Eastman & Smith, LTD

ESTATE PLANNING & PROBATE

John H. Boggs
Eastman & Smith, LTD

Ronald M. Cooperman
Weber & Sterling, LLC

Frank D. Jacobs
Eastman & Smith, LTD

Stephen S. Keller, Esq.
Weber & Sterling, LLC

David C. Krock
Eastman & Smith, LTD

Steven V. Poturalski
Weber & Sterling, LLC

Robert V. Sterling, Esq.
Weber & Sterling, LLC

Dennis P. Williams, Esq.
Weber & Sterling, LLC

Linde Hurst Webb
Eastman & Smith, LTD

Lane D. Williamson
Eastman & Smith, LTD

HEALTHCARE

David L. Kuhl
Eastman & Smith, LTD

Steven D. Reinbolt
Eastman & Smith, LTD

Breanne M. Rubin
Eastman & Smith, LTD

IMMIGRATION

Thomas A. Dixon
Eastman & Smith, LTD

Fadi V. Nahhas
Eastman & Smith, LTD

INSURANCE

Stu Goldberg
Eastman & Smith, LTD

Stephen House
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

Matthew Rohrbachers
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

J. Mark Trimble
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

Todd Zimmerman
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

INTELLECTUAL PROPERTY

Carrie A. Johnson
Eastman & Smith, LTD

PROBATE & ESTATE PLANNING

Ronald M. Cooperman
Weber & Sterling, LLC

Stephen S. Keller, Esq.
Weber & Sterling, LLC

Steven V. Poturalski
Weber & Sterling, LLC

Robert V. Sterling
Weber & Sterling, LLC

Dennis P. Williams
Weber & Sterling, LLC

PRODUCT LIABILITY

Stu Goldberg
Eastman & Smith, LTD

Michael W. Regnier
Eastman & Smith, LTD

Mark W. Sandretto
Eastman & Smith, LTD

PROFESSIONAL LIABILITY / MALPRACTICE

Robert J. Gilmer, Jr.
Eastman & Smith, LTD

James F. Nooney
Eastman & Smith, LTD

Michael W. Regnier
Eastman & Smith, LTD

REAL ESTATE

Gene A. Abercrombie
Eastman & Smith, LTD

Russell R. Miller
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

Steven V. Poturalski
Weber & Sterling, LLC

Steven D. Reinbolt
Eastman & Smith, LTD

Lane D. Williamson
Eastman & Smith, LTD

Linde Hurst Webb
Eastman & Smith, LTD

TAX

Ronald M. Cooperman
Weber & Sterling, LLC

Gary M. Harden
Eastman & Smith, LTD

David C. Krock
Eastman & Smith, LTD

Steven V. Poturalski
Weber & Sterling, LLC

Dennis P. Williams, Esq.
Weber & Sterling, LLC

TRIAL PRACTICE

James F. Nooney
Eastman & Smith, LTD

WHITE COLLAR CRIME & INVESTIGATIONS

Reginald S. Jackson, Jr.
Eastman & Smith, LTD

Adam S. Nightingale
Eastman & Smith, LTD

WORKERS' COMPENSATION

Thomas A. Dixon
Eastman & Smith, LTD

Thomas J. Gibney
Eastman & Smith, LTD

Sarah E. Pawlicki
Eastman & Smith, LTD

Carrie L. Urrutia
Eastman & Smith, LTD

View online at: **www.ToledoLawFirms.com**

Bradley L. Blandin
RCO Law

Graham A. Bluhm
Eastman & Smith Ltd.

John H. Boggs
Eastman & Smith Ltd.

James E. Brazeau
RCO Law

Michael M. Briley
Shumaker, Loop & Kendrick, LLP

Cheri A. Budzynski
Shumaker, Loop & Kendrick, LLP

John H. Burson
Shumaker, Loop & Kendrick, LLP

Amy L. Butler
FisherBroyles, LLP

Anthony J. Calamunci
FisherBroyles, LLP

A. Thomas Christensen
Marshall & Melhorn LLC

William J. Clemens
Shumaker, Loop & Kendrick, LLP

Steven P. Collier
Collier Law Group LLP

Cary R. Cooper
Marshall & Melhorn LLC

Ronald M. Cooperman
Weber & Sterling, LLC

John Czarnacki
Spengler Nathanson PLL

Gregory B. Denny
Bugbee & Conkle, LLP

Joshua Didion
Semro Henry & Barga, Ltd.

Thomas P. Dillon
Shumaker, Loop & Kendrick, LLP

Thomas A. Dixon
Eastman & Smith Ltd.

Brandi L. Doniere
Brouse McDowell

Richard F. Ellenberger
Anspach Law

Gregg W. Emch
MacMillan Sobanski & Todd, LLC

Janis E. Foley
Shumaker, Loop & Kendrick, LLP

Craig F. Frederickson
Frederickson, Heintschel & King Co., LPA

Patricia B. Fugee
FisherBroyles, LLP

Sharon M. Fulop
Shumaker, Loop & Kendrick, LLP

Jack G. Fynes
Shumaker, Loop & Kendrick, LLP

Henry J. Geha III
Marshall & Melhorn LLC

Thomas M. George
RCO Law

Thomas J. Gibney
Eastman & Smith Ltd.

Robert J. Gilmer Jr.
Eastman & Smith Ltd.

Stu J. Goldberg
Eastman & Smith Ltd.

Michael A. Gonzalez
Marshall & Melhorn LLC

William H. Gosline
Shumaker, Loop & Kendrick, LLP

Joseph A. Gregg
Eastman & Smith Ltd.

Carl E. Habekost
Bugbee & Conkle, LLP

Gary M. Harden
Eastman & Smith Ltd.

Matthew D. Harper
Eastman & Smith Ltd.

Heidi N. Hartman
Eastman & Smith Ltd.

Stephen D. Hartman
Spengler Nathanson PLL

Denise M. Hasbrook
Roetzel & Andress, LPA

Douglas G. Haynam
Shumaker, Loop & Kendrick, LLP

Phillip Heebsh
Roetzel & Andress, LPA

Michael Henry
Semro Henry & Barga, Ltd.

John W. Hilbert
Shumaker, Loop & Kendrick, LLP

Stephen House
Rohrbachers Cron Manahan Trimble & Zimmerman Co., LPA

David R. Hudson
Reminger

James H. Irmen
Marshall & Melhorn LLC

Reginald S. Jackson
Eastman & Smith Ltd.

Frank D. Jacobs
Eastman & Smith Ltd.

Timothy C. James
Ritter, Robinson, McCready & James, Ltd.

James R. Jeffery
Spengler Nathanson PLL

Carrie A. Johnson
Eastman & Smith Ltd.

Stephen S. Keller
Weber & Sterling, LLC

Richard M. Kerger
Kerger Law Firm

Taylor Knight
Reminger

Gerald R. Kowalski
Spengler Nathanson PLL

Michelle L. Kranz
Zoll & Kranz, LLC

David C. Krock
Eastman & Smith Ltd.

Timothy D. Krugh
RCO Law

David L. Kuhl
Eastman & Smith Ltd.

Jared J. Lefevre
Eastman & Smith Ltd.

Lynn V. Luther
Eastman & Smith Ltd.

David J. Mack
Shumaker, Loop & Kendrick, LLP

Richard S. MacMillan
MacMillan Sobanski & Todd, LLC

Catherine B. Martineau
MacMillan Sobanski & Todd, LLC

Janelle M. Matuszak
Bugbee & Conkle, LLP

Timothy C. McCarthy
Shumaker, Loop & Kendrick, LLP

Michael S. McGowan
Shumaker, Loop & Kendrick, LLP

Jennifer A. McHugh
Spengler Nathanson PLL

Michael S. Messenger
RCO Law

Vincent S. Mezinko
RCO Law

Andrew W. Miller
Brouse McDowell

J. Douglas Miller
Shumaker, Loop & Kendrick, LLP

Russell Miller
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA

Russell R. Miller
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA



Business / Corporate, Real Estate,
Estate Planning

(419) 248-2600
rmiller@rcmtz.com

J. Peter Millon
Spengler Nathanson PLL

Mark Mockensturm
Mockensturm Ltd.

Martin E. Mohler
Mohler Law, Ltd.

James M. Morton
Anspach Law

Fadi V. Nahhas
Eastman & Smith Ltd.

Scott D. Newsom
Shumaker, Loop & Kendrick, LLP

Adam S. Nightingale
Eastman & Smith Ltd.

James F. Nooney
Eastman & Smith Ltd.

Suzanne Belot Norton
Marshall & Melhorn LLC

David W. Nunn
Eastman & Smith Ltd.

Mark A. Ozimek
RCO Law

Thomas W. Palmer
Marshall & Melhorn LLC

Jerome R. Parker
Gressley, Kaplin & Parker LLP

Douglas V. Pavelko
MacMillan Sobanski & Todd, LLC

Sarah E. Pawlicki
Eastman & Smith Ltd.

Gregg A. Peppel
Turley, Peppel & Christen LLC

Steven V. Poturalski
Weber & Sterling, LLC

Paul A. Radon
Barkan & Robon, Ltd.

Michael W. Regnier
Eastman & Smith Ltd.

Steven D. Reinbolt
Eastman & Smith Ltd.

Cynthia L. Rerucha
Shumaker, Loop & Kendrick, LLP

Joseph A. Rideout
Shumaker, Loop & Kendrick, LLP

H. Buswell Roberts
Collier Law Group LLP

Marvin A. Robon
Barkan & Robon, Ltd.

Matthew Rohrbacher
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA

James I. Rothschild
Shumaker, Loop & Kendrick, LLP

Breanne M. Rubin
Eastman & Smith Ltd.

Mark W. Sandretto
Eastman & Smith Ltd.

Timothy J. Semro
Semro Henry & Barga, Ltd.

Rebecca E. Shope
Shumaker, Loop & Kendrick, LLP

Gregory S. Shumaker
Shumaker, Loop & Kendrick, LLP

Jean Ann S. Sieler
RCO Law

Peter R. Silverman
Shumaker, Loop & Kendrick, LLP

Sarah K. Skow
Spengler Nathanson PLL

Steven R. Smith
Collier Law Group LLP

Mark J. Sobanski
MacMillan Sobanski & Todd, LLC

Nicholas T. Stack
Shumaker, Loop & Kendrick, LLP

Stephen J. Stanford
RCO Law

Robert V. Sterling
Weber & Sterling, LLC

Joan C. Szuberla
Spengler Nathanson PLL

Stephen Szuch
Spengler Nathanson PLL

Louis E. Tosi
Shumaker, Loop & Kendrick, LLP

J. Mark Trimble
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA

J. Mark Trimble
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA



Civil Litigation; Insurance Defense Law;
Commercial and Construction Litigation

(419) 248-2600
j.mtrimble@rcmtz.com

Robert C. Tucker
RCO Law

Tony A. Turley
Turley, Peppel & Christen LLC

Carrie L. Urrutia
Eastman & Smith Ltd.

Craig J. Van Horsten
RCO Law

Gregory H. Wagoner
Shumaker, Loop & Kendrick, LLP

Mark Wagoner
Shumaker, Loop & Kendrick, LLP

Richard S. Walinski
Brouse McDowell

Carasusana B. Wall
Zoll & Kranz, LLC



**WEBER &
STERLING**
L.L.C.

ATTORNEYS AT LAW
419-893-3360

PROBATE;
ESTATE PLANNING;
TAX LAW;
BUSINESS & CORPORATE LAW;
FARMING / BUSINESS
SUCCESSION PLANNING;
CHARITABLE, GIFT &
FOUNDATION PLANNING;
WEALTH TRANSFER;
GUARDIANSHIPS

ROBERT V. STERLING
bsterling@ws-law.net

DENNIS P. WILLIAMS
dwilliams@ws-law.net
OSBA certified specialist in
Estate Planning, Trust & Probate Law

STEPHEN S. KELLER
skeller@ws-law.net
OSBA certified specialist in
Estate Planning, Trust & Probate Law

RONALD M. COOPERMAN
rcooperman@ws-law.net

STEVEN J. POTURALSKI
spoturalski@ws-law.net

David F. Waterman
Shumaker, Loop & Kendrick, LLP

Linde Hurst Webb
Eastman & Smith Ltd.

Kenneth J. White
Marshall & Melhorn LLC

Julia Smith Wiley
RCO Law

Dennis P. Williams
Weber & Sterling, LLC

Lane D. Williamson
Eastman & Smith Ltd.

Patricia Wise
Spengler Nathanson PLL

Rickard E. Wolff
Spengler Nathanson PLL

James B. Yates
Eastman & Smith Ltd.

Thomas S. Zaremba
Roetzel & Andress, LPA

Mechelle Zarou
Shumaker, Loop & Kendrick, LLP

Todd Zimmerman
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., LPA

Marguerite E. Zinz
Brouse McDowell

David W. Zoll
Zoll & Kranz, LLC



QUALITY LABELS, EFFECTIVE SOLUTIONS

- Custom Brand Product Labels
- Sequential, Variable Labels
- Barcode & QR Code Labels
- Consumer Goods Labels
- Food and Beverage Labels
- Warehouse & Industrial Labels
- Date & Coding Labels & Labelers
- Food Prep & Rotation Labels
- Weigh Scale Labels

- 50+** Years of experience printing pressure-sensitive labels.
- 10+** High-Tech printing presses & finishing equipment.
- 1000s** Label materials & adhesives for any product or environment.

6001 Brent Drive | Toledo, OH
419.693.6573 Ext. 213
www.bollin.com
www.supermarketlabels.com

Collins Park

...Continued from page 1

day through flocculation, sedimentation, and recarbonation basins fitted with dual media filters, massive piping runs, masonry structures, and chemical feed facilities,” said

Tooman. “Basin 7 and 8 were built with the intent to slowly take a pair of basins – 1 and 2, 3 and 4, and so on – offline to update and renovate them. Until all basins have been renovated, Collins Park will operate with two basins offline for maintenance. Therefore it will be operating at 120 million gallons per day as its temporary maximum capacity.”

According to Tooman, the City of Toledo

Collins Park Water Treatment Plant was originally built in 1941 and filters an average of 75 million gallons of Lake Erie water daily, supplying purified drinking water to 500,000 people in the greater Toledo metropolitan area. By 2012, large sections of the plant’s roof had collapsed and, in August 2014, Toledo gained international attention due to unsafe drinking water conditions caused by algae blooms large enough to be seen from space satellites.

“The Ohio EPA mandated updates and approved a 10-year, \$500 million plan of capital improvements. Five years into the plan, Mosser competitively bid and was awarded the Basin 7 and Basin 8 projects – noted by the City of Toledo as the most significant expansion of the plant since 1956. These two basins enable the plant to retain full treatment capacity while other portions of the facility are removed from service for upgrades and routine maintenance,” explained Tooman.

The project began in September 2017; in March 2020, water began flowing through the new basins; and this portion of the project was completed in October. Mosser was the general contractor on the project and self-performed many portions of the work such as sitework, concrete, masonry, yard and mechanical piping, equipment installation, and general carpentry. Arcadis

...continued on page 7

Companies that provided services to the City of Toledo’s Collins Park Water Treatment Plant expansion include:

Mosser Construction, Inc. General Contractor

- Anese Masonry
- Ballast Fence
- BNE Services
- Boca Construction
- Colgan-Davis
- Commercial Glazing Systems Inc.
- Commercial Insulation
- Core & Main
- Diversified Fall Protection
- E2 Chem Consultants
- Ebony Construction Co Inc.
- Garcia Surveyors Inc.
- Glass Block of America
- Great Lakes Concrete Restoration
- Grout Systems, Inc.
- Harry L Baker & Associates
- Howard Painting
- Integrity Aquatic LLC
- Ivy Development Agency
- JB Acoustical Inc.
- K&R Excavating & Landscaping
- Maakil Group LTD.
- Miller Calbe Company
- Mondo Mechanical, Inc.
- MPW Industrial Services, Inc.
- Overhead Door Company of Toledo
- R.H. Sheldon and Son, Inc.
- Ram Construction Services
- Reliance Proper & Fuel Oil
- RMF Nooter
- S&S Directional Boring
- Toledo Caisson Corp.
- TTL Associates
- United Roofing & Sheet Metal
- Valley Interior Systems
- Viking Trucking
- Work Zone Video

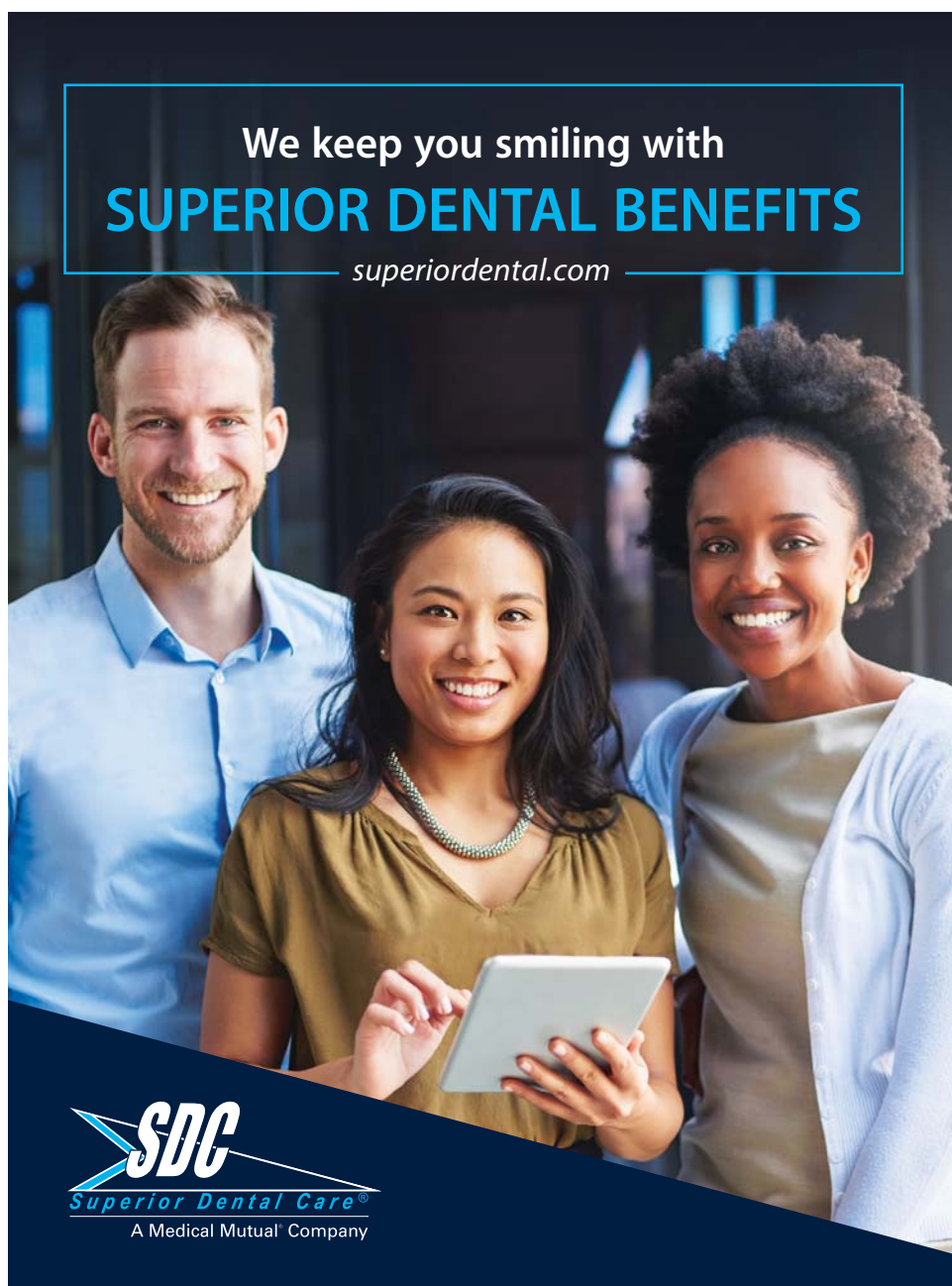
Arcadis Engineer

- ABCO Fire Protection
- Aerzen USA Corp C/O The Bergren Associates
- Allstate Gasket and Packing Inc.
- Alro Steel Corporation
- Architectural Elements
- Bauer Lawn Maint
- Bergman Associates
- Best Mobile Office
- BETE Fog Nozzle Inc.
- BIF Company
- Bilco Company
- BissNuss Inc.
- Biz Sales
- Brady
- Burt Forest Products
- BW Welding
- C&B Piping
- Carbis Solutions Group LLC
- Carter-Waters
- Cascade Construction Product
- Concrete Fabricators Inc.
- Crane 1
- Custom Stone Works
- Cutting Edge Countertops
- D.I.P. Sales, LLC
- EJ USA Inc.
- Evoqua Water Technologies
- General Building Products
- Great Lakes Pump & Supply
- Hach
- Harrington Industrial Plastics
- HD Supply
- Heckmann Sales & Leasing
- Hesco
- Hercules Bold & Mfg
- Intelligent Biometric Controls
- ITL Fabrication and Distribution

AECOM Construction Manager


- Jim Myers & Sons
- JMD
- Kuhlman Corp
- Lloyd Rebar Co
- Mack Industries
- Max-Cast
- MEVA Formwork Systems Inc.
- Micro Motion Inc.
- Modular Security Systems
- Neenah Foundry Company
- North Shore Pump & Equipment
- Northern Concrete Pipe
- NRS Industries
- Oregon Rule
- Pelton Environmental Products
- Pump Systems
- Quality Building Supplies
- Robert James Sales, Inc.
- Schupan Alum & Plastic
- Seton
- Shelly Co
- Sherwin Williams
- Sommers Mobile Leasing
- Spring Creek Building Supplies
- StoneCO
- Tennessee Metal Fabricating
- The Chas E Phipps
- Thompson Pipe Group
- Toledo Plywood Co
- Toledo Sign Co
- TOMCO Systems
- Trumbull Industries
- U.S. Bellows Inc.
- Uni-Strut Midwest
- USA Pile & Transport LLC
- Val-Matic
- WP Kolens & Associates

We keep you smiling with
SUPERIOR DENTAL BENEFITS
superiordental.com




SDC
Superior Dental Care®
A Medical Mutual Company


Your tough work & our easygoing team.



At F&M it’s always about you and us.
Partner with us for all your business banking needs.



TOM LUECK
Commercial Banker
419.931.8892



WILL TUNIS
Commercial Banker
419.878.0305

F&M FARMERS & MERCHANTS
STATE BANK

Member FDIC

Collins Park

...Continued from page 6

served as the engineer, and AECOM served as the construction manager.

Aware that this was a project with complex requirements, the Mosser team was ready to take on its challenges, noted the company. This included many complicated wall pours involving over 17,000 cubic yards of poured concrete, as well as multiple equipment startups requiring close coordination with the manufacturer, the City of Toledo, and SCADA (supervisory control and data acquisition) engineers, and an overall tight schedule. Having continual and effective communication and planning between Mosser, subcontractors, and owner turned these seemingly large hurdles into minor details, noted Tooman.

The first phase of the project included relocating utility lines that were originally where the new basins would be placed; the second phase included excavation and filling the lagoon with the excavated soils; the third phase was the concrete phase, where the majority of the concrete was poured; the fourth phase was the construction of the buildings; the fifth phase was piping installation; and the last phase was equipment installation, testing, and start-up.

"The raw water structure was one of the most complex concrete pours on the entire project. One unique thing on that structure was our carpenter foreman, Rodney Price, made a wood model of the structure to help him and the crew visualize what they were



building since it was a very complex design. They were able to easily visualize the steps it would take to successfully execute that portion of the project," said Tooman.

Tooman noted that the lagoon and redesigning the foundation system were tough obstacles, but the team found a way.

"A separate contractor was responsible for cleaning out the lagoon area so Mosser could use it to place the soils acquired from the excavation process. However, the lagoon cleanout was delayed and Mosser had to then haul the dirt off-site and then brought it back on-site when it was ready to be used again. This created several logistical challenges due to the location of the plant being between separate road construction projects and a train switching station. Mosser received special approval from the City of Toledo traffic department to use certain roads

for concrete deliveries that are really not set up for vehicles of that size and weight, as well as hauling the dirt back and forth," explained Tooman.

"For the foundation system, instead of using the original plan, Mosser used value engineering to drill 50 feet into the ground and then used refill and grout to fill and place caisson foundations. This system saved time versus the previous plan, and ultimately gave the City of Toledo a better product," said Tooman.

Mosser's work to improve the treatment plant is not over – in March 2020, Mosser partnered with Kokosing Construction Co. on a project to complete the filter and pipe gallery improvements project, which is scheduled for completion in 2023.



MOSSER

www.mosserconstruction.com

**Building with Integrity
Since 1948**

**General Contracting
Design/Build
Construction Management**

**Commercial
Industrial
Healthcare
Educational
Athletic Facilities
Worship
Public
Water & Wastewater Treatment
Highway/Bridges
Pre-Engineered Metal Buildings**

Fremont (419) 334-3801 • Maumee (419) 861-5100



*It's our culture and expertise that gets projects
through the finish line.*



SEARCHING FOR INFO?

CREDIT WATCH

Credit Watch, a business monitoring service for the Toledo area provides a twice-monthly report of Law Suits and Liens filed against area companies. Companies filing bankruptcy are also included in the report.

Each issue will enable you to monitor customers, suppliers, associates, and others showing up in *Credit Watch*.

NEW BUSINESS REGISTER

New companies are target purchasers of a large range of products and services, representing key growth prospects for area firms.

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



Visit toledobiz.com/publications.html for info

COPPUS
SINCE 1927



**Call Rod Cramer or Chris Hammond
419-447-8131**

2190 W Market St, Tiffin, OH

www.CoppusMercedes.com

Workforce UPDATE

DECEMBER 2020



Lucas County
Wood County



Top 10 Corporations Hiring

1. Mercy Health
2. FedEx
3. ProMedica
4. Amazon
5. The Dollar General
6. HCR ManorCare
7. University of Toledo
8. Lowe's
9. Walmart
10. Blanchard Valley Health System

Top 5 Corporate Occupations

1. Heavy & Tractor-Trailer Truck Drivers
2. Registered Nurses
3. Laborers and Freight, Stock and Material Movers, Hand
4. First-Line Supervisors of Retail Sales Workers
5. Retail Salespersons

Top 10 Manufacturers Hiring

1. First Solar
2. Midway Products Group
3. Pepsi
4. Whirlpool
5. Continental Structural Plastics
6. O-I Corporation
7. Owens Corning
8. Old Castle
9. Hearthside Food Solutions
10. Magna International

Top 5 Open Manufacturing Occupations

1. Heavy & Tractor-Trailer Truck Drivers
2. Production Workers, All Other
3. First-Line Supervisors of Production & Operating Workers
4. Industrial Engineers
5. Maintenance and Repair Workers, General

Source: CEB Talent Neuron Analytics 11/13/2020

3RD QUARTER INTERNSHIP REPORT: NORTHWEST OHIO

TOP FIVE COMPANIES ADVERTISING INTERNSHIPS

1. First Solar
2. Menards
3. Marathon Petroleum Corporation
4. Walgreens
5. University of Toledo

TOP FIVE INTERNSHIP POSITIONS ADVERTISED

1. Pharmacists
2. Market Research
3. Mechanical Engineers
4. Sales Reps / Industrial Engineers
5. Managers

Source: Conference Board (<http://ohiolmi.com/asp/omj/hw.htm>)

Total workforce lowest in 10 years, 3rd highest unemployment rate

Unemployment in Northwest Ohio averaged 8.1% for the 3rd quarter of 2020. It was 4.2% for the same period in 2019. This is the third-highest 3rd quarter unemployment percentage in 10 years. The 3rd quarter average unemployment was 8.8% for the nation and 8.8% for Ohio in 2020.

The average total available workforce for Northwest Ohio – which includes all employed and unemployed people – was 605,900 for the 3rd quarter of 2020. This was the lowest number in 10 years. There were 556,533 people employed in the 3rd quarter, which is also the lowest number of people employed in the region in 10 years.

As of September 13, 2020, 25,971 job openings were advertised in Northwest Ohio according to Wanted Analytics. The top four occupations in demand were Heavy

Truck Drivers, General Labor, Registered Nurses, and First Line Retail Sales Supervisors. These four occupations represented 32% of all jobs posted in Northwest Ohio. There were 1,190 RN jobs posted in September. Transportation-related positions were in first place among all advertised openings. There were 4,881 Heavy Truck positions posted.

Of all jobs posted in September of 2020, approximately 52% required a high school education, 25.8% required a two-year degree, and 21.8% required a four-year degree or more. The total number of internships advertised was 428. This was an increase of 24 ads from the 3rd quarter last year. Sixty-three percent of the internships wanted a bachelor's degree or more.

The number one certification sought was

a CDL driver's license. The second was a class-A driver's license, and third was a driver's license. Three of the top 10 non-manufacturing corporations hiring were in healthcare. The top five occupations in the manufacturing area were HD Truck Drivers, Production Workers, First Line Supervisors, Industrial Engineers, and Maintenance / Repair / General Workers.

The Gross Regional Product for the region was up \$8.23 billion at \$61.30 billion compared to 2010. The State of Ohio was up \$69.29 billion at \$647.75 billion from 2010. The region's share of this amount was up 0.13% from 2010.

The Regional Growth Partnership and JobsOhio, Owens Community College, NORED, Penta County JVS, and Lucas and Wood County OhioMeansJobs offer this quarterly snapshot of the economic status in Northwest Ohio. This data tracks the vitality of our regional economies as well as offers insights into workforce development trends and issues.

Northwest Ohio on Growth Track



Jim Robey,
Upjohn Institute,
Director of Regional
and Economic Planning

As a partner of the Toledo Regional Growth Partnership, the Upjohn Institute provides regular economic outlooks to the RGP and its partners. During this time of the year, we are often asked to share our thoughts on the upcoming year – but

there's no crystal ball clear enough to forecast the outlook for 2021. Due to much uncertainty in the near term, including the shape of the recovery curve and administrative decisions due to increasing virus levels in Ohio and nationally, we are looking at recovery in the long run. And our latest estimates suggest that the region is on track to surpass pre-pandemic growth projections.

In January of this year, we were in the longest business cycle in modern economic history – including 18 months of contraction and 127 months of expansion. The unemployment rate (U-3) for the 17 counties in the RGP footprint

was 4.8%, on track with Ohio as a whole, and slightly higher than the national rate at 3.8%. The labor force (employed + unemployed) totaled 612,923 workers and the labor force participation rate was 62.9%, about the same as the state and the nation.

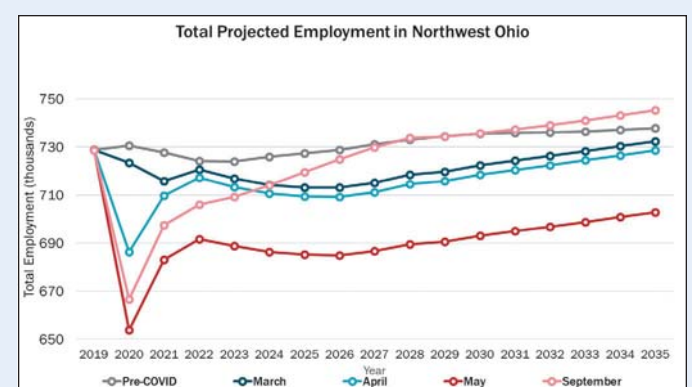
Enter the pandemic recession. By April, the unemployment rate for the region sat at 20.9%, and the labor force had declined slightly to 611,560 workers. What's the difference? The number unemployed had gone from 29,274 in February to 127,570 in April.

By September (the most recently available data from the Bureau of Labor Statistics), the labor force in the

region had shrunk to 601,446. The number unemployed, however, was down to 44,735 and the unemployment rate was 7.4%, lower than both Ohio and the nation. And whereas in April there were 483,990 people working in the region, by September

that number had grown to 556,711 – just over 95% of the number (583,649) working in the region in February.

The Upjohn Institute uses a forecasting model from Regional Economic Models, Inc (www.REMI.com) to estimate long-term economic outlooks. In the graph, we demonstrate that in a pre-pandemic economy the region was forecast to see some ebb and flow in employment, but generally lean toward growth. Impacts from the virus escalated in March, April, and May and the picture for the region became increasingly grim. Alternatively, September estimates suggest that while employment may be down in the region compared to the pre-pandemic forecast, the regional economy returns to full employment in 2026 and 2027, then exceeds the pre-pandemic forecast in the out years.



Addition by Subtraction



Tim R. Mayle
Director,
Findlay-Hancock
County Economic
Development

“Your unemployment rate is one of the lowest in the State, why would we invest in Findlay?” I get the question all the time. I quickly point out over the past 10 years our total employment has increased 16.6%. The fact companies continue to establish new facilities or expand existing sites in Findlay demonstrates

we have the ability to absorb increased employment.

Workforce in NW Ohio cannot be measured by political boundaries. Every day hundreds of thousands of people drive to and from work crossing municipal and county lines. Our solution to grow workforce capacity includes the attraction of

talent, residential construction, seamless education, encouragement of M&E investment leading to fewer jobs, and immediate placement of unemployed residents.

Our focus on residential development in 2018 and 2019 has resulted in several wins including townhomes (92 units), workforce housing (80 units), senior housing (40 units), downtown living (40 units) and single family (200 units). Much like industrial development, residential development requires proper zoning, annexation agreements, revenue sharing agreements, infrastructure, and incentives.

“The fastest way to increase your workforce is to increase the population.”

“Our turnover rate is so high and we cannot find people, what should we do?” I received this question in the summer of 2019. To complicate the matter, the company’s overseas HQ would not allocate additional money for wages or M&E. Fast-forward 18 months. Result: A healthy large Tier 1 Honda supplier who did not have a workforce issue to begin with. My office hired Cornerstone Consulting to determine what the workforce issue was. The determination: A fundamental gap in strategic thinking, lack of sufficient technical resources to build and maintain superior performance, low morale and high frustration void of institutional 5S discipline, and no Toyota Production Model culture resulting in operational issues and high turnover. Cornerstone demonstrated an immediate return on investment for capital expenditures and a much-improved operation, which allowed for the elimination of the shift with the highest turnover. Finally our office works closely with Hancock Means Jobs in a very non-traditional way. Individuals on unemployment

are introduced to Economic Development through a letter delivered from the Director of JFS. I invite the individuals to visit a dedicated website and share the following; name, email, most recent industry, preferred industry, and pay expectation. Our partnership is identifying individuals desiring to reenter the workforce. Our employers then receive this information and the hiring process begins. When someone loses their job they have a lot on their plate. Our goal is to make returning to the workforce as easy and immediate as possible.

Workforce is a numbers game and sometimes it is addition by subtraction.

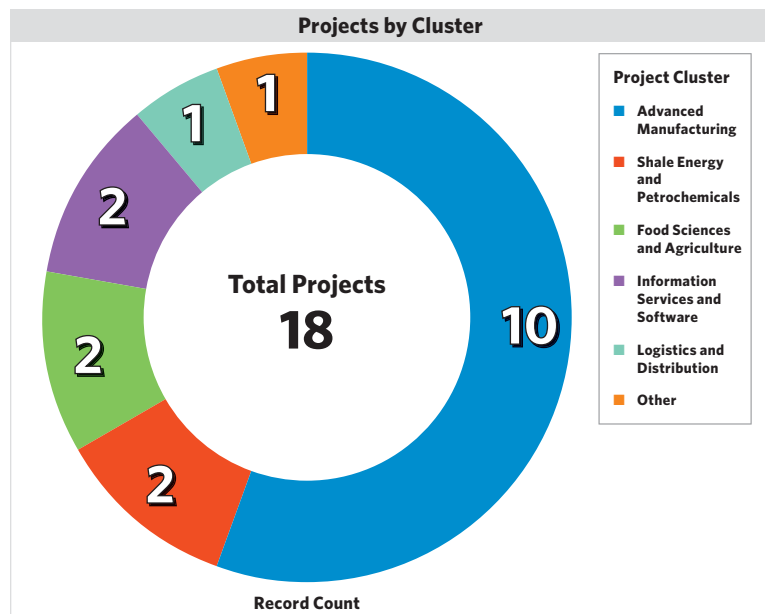
For additional information on Findlay economic development opportunities contact Tim R. Mayle, tmayle@findlayhancockED.com, 419.788.0490 Mobile, 419.422.3313 Ext. 115.

JOB SOHIO INVESTMENT - 3RD QUARTER 2020

1,072 Jobs Created

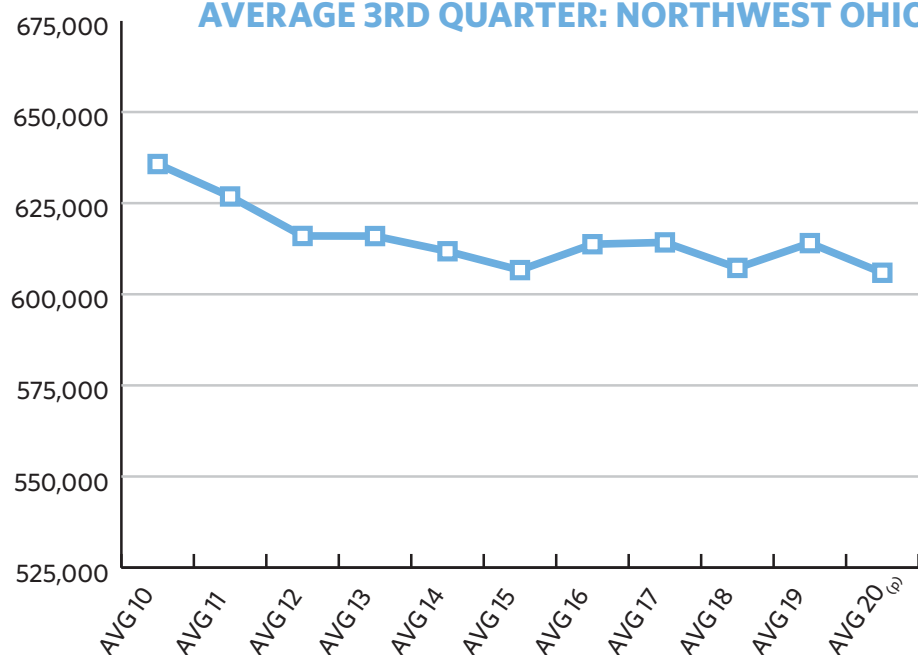
1,203 Jobs Retained

\$128,674,763 Capital Investment



TOTAL AVAILABLE WORKFORCE

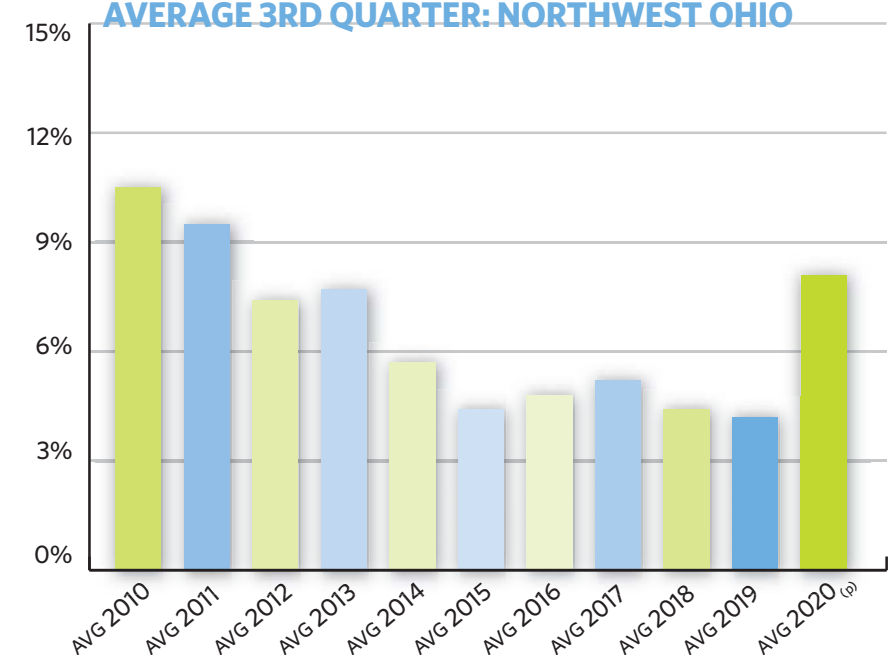
AVERAGE 3RD QUARTER: NORTHWEST OHIO



Source: OhioLMI

UNEMPLOYMENT RATE

AVERAGE 3RD QUARTER: NORTHWEST OHIO



Source: OhioLMI

Toledo pursuing electricity cost reductions

The Kapszukiewicz administration is pursuing electricity cost reductions for residents over the long-term, while reducing carbon emissions, through a plan to jointly buy a portion of the City of Toledo's electricity from a solar array with multiple communities statewide.

Toledo City Council recently approved legislation authorizing Mayor Wade Kapszukiewicz to execute a letter of intent with Palmer Energy Company, Inc. to issue a request for proposal (RFP) to solicit

a vendor for the project.

"This is the kind of green energy step all cities should be taking," Kapszukiewicz said. "This is the first step in a transitional process and Toledo plans to include our facilities and governmental aggregation participants in the request for proposal process for this utility-scale solar array. Solar energy is more efficient each year and this is a technology we need to fully embrace."

With Council's approval, the administration plans to sign a letter of intent and

combine the City's electric load with dozens of municipalities and counties – allowing Toledo to secure the lowest possible pricing. Ultimately, Toledo would sign a power purchase agreement that would supply about 25% of the City's anticipated requirements for its facilities and governmental aggregation participants over a 20-year period at a fixed price per kilowatt-hour. The remaining 75% would be sourced from the power grid, just as it is currently, and combined with the planned

solar array's production.

Palmer Energy has worked with the City of Toledo for many years on energy purchases and has assembled the public entities to issue the request for proposals – and 59 other communities have already signed the letter of intent. The location of the solar array – which could require about 2,000 acres somewhere in the state of Ohio – has not been determined. There is no upfront investment required for the City of Toledo, noted officials.

O-I installs glass recycling drop-off at Levis headquarters

In recognition of America Recycles Day 2020 in mid-November, O-I Glass, Inc. opened a permanent glass recycling drop-off for northwest Ohio residents.

Beginning in mid-November, O-I's glass packaging collection center, located at its global headquarters in Perrysburg, provides residents in Wood and Lucas Counties with a place to recycle their glass packaging.

"On America Recycles Day, and every day, O-I is actively working to improve the US glass recycling system to reduce consumer waste and conserve resources," said Jim Nordmeyer, vice president of global sustainability.

O-I's Glass Recycling Drop-Off Center

will feature a commercial recycling container, provided by Rumpke Recycling and will be placed at its global headquarters outside of the O-I Plaza 3 building located at 1890 Wilkinson Way. The collected glass will be transported to Rumpke's advanced recycling facilities in Dayton for sorting and processing.

"Glass recycling is a very local, very circular environmental behavior," continued Nordmeyer. "The post-consumer glass collected here will be turned into new bottles in as little as 30 days. The glass recycled through this drop-off location will help the environment and economy, locally in northern Ohio."

O-I also will be educating consumers about the value and potential of recycling

through its #WhyIRecycle campaign via its social media channels on Twitter, LinkedIn, Facebook, and Instagram.

"As O-I works to improve recycling for glass, the company also recognizes America Recycles Day as a time to educate and empower consumers to recycle even more," said Nordmeyer. "The conservation of natural resources reduces the energy and natural resources. The use of recycled glass enables efficiencies in manufacturing new glass—creating further emissions savings. And the use of post-consumer glass to make new glass creates demand for end-of-life packaging, diverting them from the landfill and recognizing their role as a valuable resource for

the industry."

The following items are acceptable for recycling:

- Beer / wine / champagne / spirits / non-alcoholic beverage glass bottles
- Food glass jars / containers

The items below are NOT ACCEPTABLE for recycling:

- Windows
- Mirrors
- Light bulbs
- Solar panels
- Heat-resistant glass (e.g. Pyrex)
- Drinking glasses
- Computer / TV screens
- Glass tableware

Mercedes-Benz *SPRINTER* Passenger Vans



The Van for Your Life.

COPPUS
SINCE 1927



Call Chris Hammond or Rod Cramer
419-447-8131

2190 W Market St, Tiffin, OH

CoppusMercedes.com



LOUISVILLE TITLE

Your Trusted Source For Title Services
Louisville Title Stands Ready!

E-Recordings • Gap Coverage • In House Title Plant



John Martin
419.248.4611



Jim Lindsay
419.260.0841



Tracy Sallah
419.260.6031



Karla Juergens
419.246.6728



Aubrey Hornsby
850.384.7276



Jennifer Burnor
419.246.6733



Chris Bosinger
419.514.3273

Locally Owned & Operated For Over 70 Years
A tradition of sound advice, a reputation for results.

CommercialOrders@LouisvilleTitle.Com
www.LouisvilleTitle.Com

Six Personal Considerations Before Selling a Business

PRESENTED BY: ALEX GERKEN,
City President, Senior Commercial Banker

Business decisions are often intertwined with the impact they'll have on the family, and business owners must understand the dynamics and value drivers of both—as well as how they overlap. It's a strategic benefit to have a team of professionals who understand the valuation aspect of selling a business, in addition to having wealth expertise, during all stages of your business sale. This is especially true if you can find a team that can tailor its recommendations based on your goals and needs.

There are several personal and professional questions you may consider prior to selling your business, including:

1. What do you need from the sale?

Many business owners intend to fund retirement from the sale of their business, and they're accustomed to cash flow from their day-to-day business activities. It may, therefore, be important to think about what after-tax proceeds are necessary to support your future needs.

A key variable for this analysis is understanding what your business is worth. An M&A advisor who understands the market and your industry may be best suited to help understand your valuation along with helping to evaluate strategic alternatives for the business. A third-party valuation specialist (many accounting firms have these groups) may also provide a market valuation, and these types of reports are often used for wealth planning purposes ahead of a formal sale process.

2. How does the sale fit into your estate plan?

Tax and estate planning can be important topics to think through, and wealth transfer strategies may provide opportunities to save on both income and estate taxes.

Transferring ownership interest to family members, trusts or other entities before the sale may help you take advantage of allowable valuation discounts and can reduce transfer taxes later. Transfers such as these are commonly weighed against future needs

and often considered nine to twelve months before any sale of the business, if not two to three years prior.

"In my experience, the most successful transitions occur when the planning starts, long before the owner has any serious intention of leaving the business," says Troy Farmer, Regional Director, Wealth Planning at Fifth Third Bank. "Early strategic planning that coordinates both income tax planning as well as estate transfer tax planning can increase the eventual value of a business while minimizing tax impacts. It can help ensure that the owner can sell to their preferred buyers. And it can help them achieve their financial goals after the sale."

3. What are your charitable intentions?

If you have charitable intent, strategic charitable giving can provide additional opportunities for tax savings. For instance, a charitable tax deduction in the same year that you sell your business may help offset the gains you incur.

Depending on the type of business entity and the individual's tax and cash flow circumstances, business owners might consider donating shares of the business to a charity, donating cash from the sales of the business, establishing a charitable trust that provides a lifetime income stream, or creating a donor advised fund or a private foundation that can be used to distribute charitable contributions in the future.

4. What does the sale mean for you and your family?

As a business owner, you may have devoted your life to the business—growing it into a successful organization. Are you ready for what will be a major change? Have you determined what the sale will mean for children who may have been involved or planned to be involved in the business? Will an increase in wealth affect the family's values and governance? How does the business owner educate their descendants on handling wealth? You may consider how your dynamic may change and grow from the event.

5. Is your business handling any of your personal affairs?

Owners may have business expenses that were handled through the business, but that serve both business and personal purposes. Consider, for instance, a vehicle purchase. Once you sell the business, those expenses will fall to you again and the personal assistance will end—and these factors should be a part of the financial modeling for the sale.

"Evaluating desired cash flow post-sale will provide an estimate of the assets the business owner will need to achieve his or her goals and the amount of proceeds needed from the sale," says Farmer. "That cash flow should account for personal expenses previously paid by the business as well as future expenses such as travel, a vacation home, to account for the owner's desired lifestyle in retirement."

Some business write-offs will become personal expenses. If your wealth is significant, you may want to consider a family office or other assistance with financial affairs.

6. Will you start another business?

What will your life look like after the dust has settled from this business sale? Are you headed into retirement, or will you put the proceeds into your next venture? What will you do with your time? Some options include devoting your time to travel, or becoming an angel investor to help the future generation of entrepreneurs start their own enterprises.

Creating an action plan can help you mentally make the transition from your current endeavor to the next stage.

As you're considering these essential points, it's important to have the right professionals in the early stages. That may include investment bankers, lawyers and accountants. To assemble your core team, consider looking for financial institutions that can serve as a strategic fit and bring to the table a variety of professionals who can help you determine what's best for you, your family and your business from both a business operation and a wealth planning standpoint. Now is a great time to evaluate your options for your business and your wealth planning needs.

Fifth Third Bank can assist you with the future planning for your business and beyond by putting you in contact with team members qualified to support your specific needs. ■



FIFTH THIRD BANK

**Fifth Third
Means Business™**

53.com/CommercialBank

This content is for informational purposes only and may have been derived, with permission, from a third party. While we believe it to be accurate as of the date of publication, it does not constitute the rendering of legal, accounting, tax, or investment advice or other professional services by Fifth Third Bank, National Association or any of its subsidiaries or affiliates, and it is being provided without any warranty whatsoever. Please consult with appropriate professionals related to your individual circumstances. Deposit and credit products provided by Fifth Third Bank, National Association. Member FDIC.

Fifth Third Private Bank is a division of Fifth Third Bank, National Association, which is an indirect subsidiary of Fifth Third Bancorp. Banking, investment and insurance products and services are offered through or made available by one or more of Fifth Third Bancorp's indirect subsidiaries. Investments, investment services, and insurance:

Are Not a Deposit | Are Not FDIC Insured | Offer No Bank Guarantee | May Lose Value | Are Not Insured by Any Federal Government Agency

Insurance Products made available through Fifth Third Insurance Agency, Inc.

CS4818109

REAL ESTATE

ARK

...Continued from page 1

housing, attract new amenities and services, and strengthen the Summit Street commercial district, noted officials.

"LISC is proud to use the tools at our disposal as a CDFI to support Wonder Bread and ARK Development," said Maurice Jones, president and CEO of LISC. "The project is exemplar of our mission to support under-resourced people and places, as well as build capacity of locally-owned developers led by women and people of color."

ARK Development is led by Ambrea Mikolajczyk with Kevin Mikolajczyk. The couple began rehabbing homes, and in just over a decade, their company has expanded

to include construction, property management, and real estate development arms.

Wonder Bread is ARK's most ambitious project yet Ambrea noted, "Kevin and I are fortunate to have the support of so many

historic Vistula."

Built in 1924, the former Wonder Bread property at 1119 North Summit Street is listed on the National Register of Historic Places. Plans to transform the long-vacant property into 33

rental units and 4,000 square feet of commercial space have only come to fruition through the support of many partners, including the City of Toledo, ProMedica, Finance Fund, the Lucas County Land Bank, and historic tax credit investors.

"At ProMedica, we are proud to help support this type of revitalization project in such a historic and valuable Toledo neighborhood," said Kate

Sommerfeld, president of Social Determinants of Health at ProMedica. "We greatly value our partnerships with LISC and the community. Our collective ability to leverage this type of investment will not only

help revitalize and reinvest in a neighborhood, but will also have so many ripple effects in improving the health, well-being, and opportunities for our neighbors."

ARK initially acquired the property from the Lucas County Land Bank in 2017. The Land Bank has continued to support ARK, as well as the project, noted officials.

President and CEO of the Lucas County Land Bank David Mann said, "If all it took to make a difference was an old building, the Land Bank would solve all our problems. In reality, it takes guts, creativity, and hard-earned investment. That's why we are so proud of Ambrea and Kevin and their entire team for bringing this property back to life and changing the Vistula neighborhood for the better."

Toledo Mayor Wade Kapszukiewicz thanked LISC and Ambrea and Kevin Mikolajczyk, saying, "The historic Vistula neighborhood is critically important to our city and is well positioned to benefit from the great resurgence of investment downtown in recent years. This mixed-used redevelopment project is a significant investment for Vistula and an important catalyst for similar economic development and job creation."



"[We] are fortunate to have the support of so many community partners who came together to help us creatively figure out the capital stack. It's an honor to develop and preserve the former Wonder Bread factory which is a part of Toledo's rich history in historic Vistula."

Ambrea Mikolajczyk,
ARK Development

community partners who came together to help us creatively figure out the capital stack. It's an honor to develop and preserve the former Wonder Bread factory which is a part of Toledo's rich history in

4 PRIME COMMERCIAL LOTS

OFFERED AT PUBLIC AUCTION

Thursday, Dec 17, 11:00 AM

Lucas County

Auction Held At
Whalen Auction Bldg.
8020 Manore Rd, Neapolis, OH
(gps Grand Rapids 43522)



**Get prepared incredible opportunity to own highly visible lots.
Sold to settle estate.**

Lot 1—1.648 Acres 13126 Airport Hwy, 185' frontage, just west of Girdham Rd, Swanton Twp. Taxes \$310.00 Year

Lot 2—7.2 Acres 12455 Airport Hwy, frontage on Airport Hwy and Wilkins Rd (20A). Close to Airport. Swanton Twp. Taxes \$398.20 Year

Lot 3—1.28 Acres 10159 Airport Hwy, just east of Eber Rd. Springfield Twp. Taxes \$362.70 Year

Lot 4—1.38 Acres 10127 Airport Hwy, just east of Eber Rd. Springfield Twp. Taxes \$364.78 Year

Lot 5—Combination of Lots 3 & 4.

**Estate of Richard C. Anderson
David Newcomer, Executor**

WHALEN
REALTY & AUCTION, LTD.

Auctioneers:

John & Jason Whalen, Mike Murry

419-875-6317, 419-337-7653

www.whalenauction.com

Information herein deemed reliable but not guaranteed

CUTTING THROUGH THE CLUTTER AT THE CLOSING TABLE SINCE 1991

419-242-5485



10677 Fremont Pike | Perrysburg



Lease Rate: \$3,325/Month (NNN)

Available: 1,330 SF

- Former walk-in urgent care
- Move-in ready/landlord can renovate
- Excellent visibility
- Near Kroger, Panera and Chipotle
- 33,917 vehicles per day on Fremont Pike

721 Conant Street | Maumee



Lease Rate: \$1,975/Month (MG)

Available: 1,185 SF

- Highly visible freestanding building
- Between Anthony Wayne Trail and Illinois Ave
- Renovated in 2011
- 24,822 vehicles per day on Conant Street

Greg Sullivan
419.466.1404 c • gsullivan@rgkcommercial.com

Reichle | Klein Group
Commercial Property Brokers, Managers & Investment Advisors

RK

Terms: \$2,000 down each lot the day of the auction in certified funds w/balance at closing. Closing held on or before 40 days. Have finances ready, selling with immediate confirmation "as is where is". No Buyer's Premium. Possession at closing. All information on this flyer was derived from sources believed to be correct but not guaranteed. Dimensions are approximate. Buyers need to rely entirely on their own judgement and inspections of property records. Announcements made the day of the auction take precedence over printed materials.

DiSalle Commercial

For Your Commercial / Investment Needs...
419-893-4415 1909 River Rd., Maumee, Ohio 43537

RETAIL SPACE FOR SALE OR LEASE



AUTOMOTIVE / RETAIL FOR SALE: 368 W. Elm, Wauseon, OH

Nearly 10,000 square feet on 1.5 acres, retail shops on Elm with high ceilings & a lift in the rear.

ONLY \$249,900

Contact Dan DiSalle 419-261-4010 or dandisalle@disallerealestate.com

OFFICE SPACE FOR SALE OR LEASE

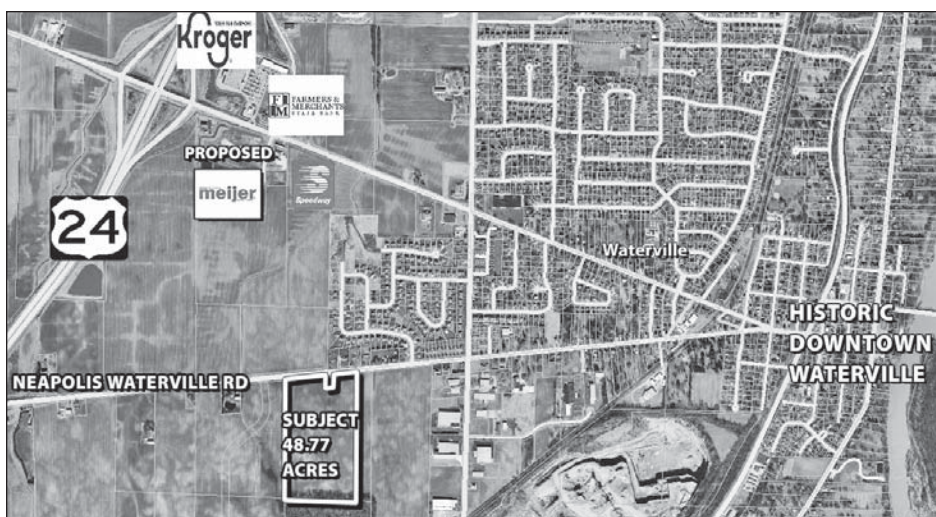


1613 H – BT – SPRINGFIELD TWP.

3,000 sq.ft. available. Great Access to Interstate. Many Opportunities.

Contact: Bill Thees, 419-893-4415.

DEVELOPMENT PROPERTIES



NEAPOLIS-WATERVILLE RD. 48.77 acres in Waterville Township, close to proposed Meijer site & proposed commercial road. Nearly adjacent to existing industrial park.
 Lori Gater 419-340-2480 or Dan DiSalle, Jr. 419-261-4010

DECEMBER SPOTLIGHT



SWAN CREEK NEAR ARROWHEAD.
21,000 SF. FOR SALE OR LEASE



9,040 SF – SYLVANIA TWP
OWNER WILL EXPAND OR DIVIDE. FOR SALE OR LEASE

Contact: Bill Thees
DiSalle Real Estate Co.
Commercial & Investment Division
419-893-4415

ACREAGE FOR SALE

ANTHONY WAYNE TRAIL CORNER LOT, MAUMEE, OH AT MICHIGAN AVE. 225x127.
 Asking \$99,500. Contact: Dan DiSalle 419-261-4010 or dandisalle@disallerealestate.com.

3468 DORR ST RIGHT @ BYRNE RD. – Roughly 80x250 HIGH visibility & traffic counts just off U of Toledo campus! **Now \$220,000!**
 Contact: Dan DiSalle 419-261-4010 or dandisalle@disallerealestate.com.

1/2 ACRE LOT – PERRYSBURG TOWNSHIP.
 180 ft of frontage on Oregon Road just north of St Rt 795, only \$49,900.
 Contact: Dan DiSalle, Jr., 419-874-2231 or Joe DiSalle, 419-460-5253.

SYLVANIA TWP – ZONE RD.
 2 Commercial lots. Contact: Bill Thees, 419-893-4415.

4 lots DPC – BT – DEER PARK COURT.
 4 Office lots available. Next to Arrowhead, along Swan Creek. Can be combined, split.
 Contact: Bill Thees, 419-893-4415.

Visit **www.DiSalleRealEstate.com** for more information on these properties!

RETAIL REAL ESTATE REPORT

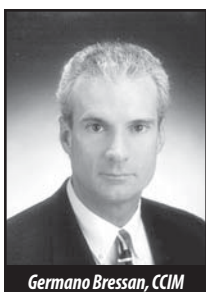
Firm / Listing Agents: **Miller Diversified Realty** / Jerry Miller, CCIM, Auctioneer; Dave Kerscher, CCIM
Represented: Brian International, LLC (Seller)
Firm / Buyer's Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 859 Dixie Hwy, Rossford / 3,600 sf
Transaction Type: Sale

Firm / Listing and Buyer's Agent: **Miller Diversified Realty** / Fadi Sbehi
Represented: Nedia, LLC (Seller) and Cedars of Toledo, LLC (Buyer)
Location / Property Size: 3209 & 3203 W Sylvania Ave, Toledo / 4,200 sf
Transaction Type: Sale

Firm / Listing Agents: **Reichle Klein Group** / Joe Belinske, CCIM; Ryan Miller
Represented: DW28 Sidney Plaza LLC (Lessor)
Firm / Leasing Agent: **Reichle Klein Group** / Wyen Koan
Represented: Top Coat LLC (Lessee)
Location / Property Size: 5614-5624 Secor Rd, Ste 5616, Toledo / 1,200 sf
Transaction Type: Lease
Firm / Listing Agent: **Reichle Klein Group** / Joe Belinske, CCIM
Represented: Glendale Plaza Investments LLC (Lessor)
Firm / Leasing Agent: **Reichle Klein Group** / Brent



Joe Belinske, CCIM



Germano Bressan, CCIM



Jerry Carter, LEED AP



Rob Keleghan, SIOR



Dave Kerscher, CCIM



Wyen Koan



Zack Liber



Kevin McCarthy



Jerry Miller, CCIM, Auctioneer



Ryan Miller



Brent Patterson



Tony Plath



Harlan Reichle, CCIM, SIOR



Fadi Sbehi



Peter S. Shawaker, CCIM, SIOR



Duke Wheeler, CRRP



Christian Zaczewski



Mark Zyndorf

Patterson
Represented: Tyesha and Angela Smith (Lessee)
Location / Property Size: 1827-1849 Eastgate Rd, Unit 1831, Toledo / 750 sf
Transaction Type: Lease

Firm / Listing Agents: **Reichle Klein Group** / Joe Belinske, CCIM; Ryan Miller
Represented: DW28 Alexis Road LLC (Lessor)

Firm / Leasing Agent: **Reichle Klein Group** / Wyen Koan
Represented: Jin Huang and Zhi Chen (Lessee)
Location / Property Size: 309-337 W Alexis Rd, Unit 337-2, Toledo / 4,370 sf
Transaction Type: Lease

Firm / Listing Agents: **Reichle Klein Group** / Tony Plath; Christian Zaczewski; Harlan Reichle, CCIM, SIOR
Represented: Inverwest Investments, LLC (Seller)
Firm / Buyer's Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 705 & 1139 Shadow Ln, Toledo / 1.61 acres
Transaction Type: Sale

Firm / Listing Agents: **Reichle Klein Group** / Peter S. Shawaker, CCIM, SIOR; Ryan Miller
Represented: 2138 North Reynolds Road Ltd. (Lessor)
Firm / Leasing Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 2112-2138 N Reynolds Rd, Unit 2120, Toledo / 1,500 sf
Transaction Type: Lease

Firm / Listing Agents: **Reichle Klein Group** / Jerry Carter, LEED AP; Ryan Miller; Duke Wheeler, CRRP
Represented: Chesbrough Investment Company (Lessor)
Firm / Leasing Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 912 Monroe St, Toledo / 2,200 sf
Transaction Type: Lease

Firm / Listing Agent: **Reichle Klein Group** / Joe Belinske, CCIM
Represented: Glendale Plaza Investments LLC (Lessor)
Firm / Leasing Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 1827-1849 Eastgate Rd, St 1827-A, Toledo / 700 sf
Transaction Type: Lease

Firm / Listing Agent: **Reichle Klein Group** / Wyen Koan
Represented: YaWen Xing (Seller)
Firm / Buyer's Agent: i.n.a.
Represented: i.n.a.
Location / Property Size: 5201 Springdale Ave, Toledo / 1,300 sf
Transaction Type: Sale

Firm / Listing Agent: None
Represented: ACS Deveau Village

Shopping Center OH, LLC (Lessor)
Firm / Leasing Agents: **Signature Associates** / Rob Keleghan, SIOR; Zack Liber
Represented: Wildflower Salon & Shop (Lessee)
Location / Property Size: 2600 Sylvania, Toledo / 1,600 sf
Transaction Type: Lease

Firm / Listing Agent: **Signature Associates** / Mark Zyndorf
Represented: Zyndorf/Serchuk Investment Company, Ltd. (Lessor)
Firm / Leasing Agent: Outside Broker
Represented: Morgan Ubif (Lessee)
Location / Property Size: 6819 Spring Valley, Holland / 1,200 sf
Transaction Type: Lease

Firm / Listing Agent: Outside Broker
Represented: Margaret Ostas, Trustee (Seller)
Firm / Buyer's Agent: **Signature Associates** / Germano Bressan, CCIM
Represented: Independent Investments (Buyer)
Location / Property Size: 1993 Tremainsville, Toledo / 4,380 sf
Transaction Type: Sale

Firm / Listing Agent: **Signature Associates** / Kevin McCarthy
Represented: Lucas County Land Reutilization Corp. (Seller)
Firm / Buyer's Agent: Outside Broker
Represented: Yvonne Davis (Buyer)
Location / Property Size: 633 Bancroft, Toledo / 8,972 sf
Transaction Type: Sale

Firm / Listing Agent: Outside Broker
Represented: 795 Cedar Investments, LLC (Lessor)
Firm / Leasing Agents: **Signature Associates** / Rob Keleghan, SIOR; Zack Liber
Represented: C.H. Reed, Inc. (Lessee)
Location / Property Size: 7820 Ponderosa, Perrysburg / 1,844 sf
Transaction Type: Lease

To submit your company's transactions,
email them to editor@toledobiz.com
or fax to 419-865-2429

Submission deadline is the 10th of the month
prior to publication

NAI Harmon Group
COMMERCIAL REAL ESTATE SERVICES, WORLDWIDE

OUR EXPERTISE IS GETTING
RESULTS WHILE REPRESENTING
BUYERS AND SELLERS OF
COMMERCIAL REAL ESTATE.

HAVE COMMERCIAL REAL ESTATE?

Let us use our global partnership network to list your property to the worldwide marketplace!

SEARCHING FOR A NEW BUSINESS LOCATION?

NAI agents look everywhere for you! They're dedicated in finding what you want! You want options? We'll find them!

naiharmon.com

CALL (419) 960-4410
ASK TO TALK TO AN AGENT ABOUT YOUR REAL ESTATE GOALS!

OFFICE REAL ESTATE REPORT

Firm / Listing Agent: **Miller Diversified Realty** / Dave Kerscher, CCIM

Represented: CNM Investments, LLC (Seller)

Firm / Buyer's Agent: **Miller Diversified Realty** / Fadi Sbehi

Represented: Swanton Real Estate Properties, LLC (Buyer)

Location / Property Size: 1627 Henthorne Dr, Maumee / 10,600 sf

Transaction Type: Sale

Firm / Listing and Buyer's Agent: **Miller Diversified Realty** / Jerry Miller, CCIM, Auctioneer

Represented: Betsey Boyle, Trustee (Seller) and E. Dorinda Shelly (Buyer)

Location / Property Size: 24187 / 24189 Front St, Grand Rapids / 4,956 sf

Transaction Type: Sale

Firm / Listing Agent: i.n.a.

Represented: i.n.a.

Firm / Buyer's Agent: **Reichle Klein Group** / Wyen Koan

Represented: 4333 Monroe St., LLC (Buyer)

Location / Property Size: 4333 Monroe St, Units 5 & 6, Toledo / 2,668 sf

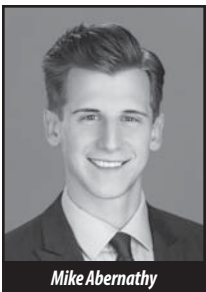
Transaction Type: Sale

Firm / Listing Agents: **Reichle Klein Group** / Ned Coyle, CCIM

Represented: Jane Kinn Davis (Seller)

Firm / Buyer's Agent: i.n.a.

Represented: i.n.a.



Mike Abernathy



Ned Coyle, CCIM



Dave Kerscher, CCIM



Wyen Koan



Aaron Lewandowski



Robert P. Mack, CCIM, SIOR



Megan Malczewski, CCIM



Jerry Miller, CCIM, Auctioneer



Fadi Sbehi



Steve Serchuk



Jason Westendorf



Mark Zyndorf

Location / Property Size: 0 US-224, Tiffin / 1.27 acres
Transaction Type: Sale

Firm / Listing Agents: **Reichle Klein Group** / Jason Westendorf; Wyen Koan

Represented: Nikkia Johnson (Seller)

Firm / Buyer's Agent: i.n.a.

Represented: i.n.a.

Location / Property Size: 4304 Monroe St, Toledo / 1,540 sf

Transaction Type: Sale

Firm / Listing Agent: **Reichle Klein Group** / Jason Westendorf; Mike Abernathy

Represented: Pars Perrysburg Properties, Ltd. (Lessor)

Firm / Leasing Agent: i.n.a.

Represented: i.n.a.

Location / Property Size: 28300 Kensington Ln, Ste 200, Perrysburg / 800 sf

Transaction Type: Lease

Firm / Listing Agent: Outside Broker

Represented: Sulphur, LLC (Seller)

Firm / Buyer's Agent: **Signature Associates** / Megan Malczewski, CCIM

Represented: Caliber Investment Properties, LLC (Buyer)

Location / Property Size: 1341 S Reynolds, Toledo / 6,904 sf

Transaction Type: Sale

Firm / Listing Agents: **Signature Associates** / Mark Zyndorf; Steve Serchuk

Represented: 5640 Airport Highway, Ltd. (Seller)

Firm / Buyer's Agent: Outside Broker

Represented: Superior Credit Union, Inc. (Buyer)

Location / Property Size: 5642 Airport, Toledo / 1.263 acres

Transaction Type: Sale

Firm / Listing and Sub-leasing Agents: **Signature Associates** / Robert P. Mack, CCIM, SIOR; Megan Malczewski, CCIM

Represented: OBS Financial Services, Inc. (Lessor) and Satelytics, Inc. (Lessee)

Location / Property Size: 6360 Levis Commons, Perrysburg / 10,216 sf

Transaction Type: Sub-lease

Firm / Listing Agent: **Signature Associates** / Aaron Lewandowski

Represented: Richard Lewandowski (Seller)

Firm / Buyer's Agent: Outside Broker

Represented: 4333 Monroe St, LLC (Buyer)

Location / Property Size: 4333 Monroe, Ste F, Toledo / 2,696 sf

Transaction Type: Sale

Firm / Listing Agent: Outside Broker

Represented: Thunderrock Holdings, LLC (Seller)

Firm / Buyer's Agent: **Signature Associates** / Megan Malczewski, CCIM

Represented: Discern Property Management Group, LLC (Buyer)

Location / Property Size: 7643 King's Pointe, Toledo / 5,062 sf

Transaction Type: Sale

Mercedes-Benz **SPRINTER**
Passenger Vans

The Van for Your Life.

COPPUS
SINCE 1927

Call Chris Hammond or Rod Cramer
419-447-8131
2190 W Market St, Tiffin, OH
CoppusMercedes.com



SUBSCRIBE TO

TOLEDO BUSINESS JOURNAL

Visit www.toledobiz.com or call 419-865-0972

CLASSIFIEDS

PHONE: 419.865.0972 • FAX: 419.865.2429 • DEADLINE: 15TH OF MONTH

OFFICE FOR SALE OR LEASE

I HAVE TWO SUITES AVAILABLE AT
3900 SUNFOREST COURT.
THESE ARE PRIME SPACES ON THE FIRST
FLOOR OFF THE LOBBY

1. 3900 SQ. FT. FORMERLY
OCCUPIED BY AN ORTHOPEDIC
SURGEON COMPLETE WITH THE
X-RAY EQUIPMENT, 4 OFFICES,
SEVERAL EXAM ROOMS ALONG
WITH OPEN OFFICE SPACE

2. 1100 SQ. FT. ADJACENT TO
ABOVE FORMERLY OCCUPIED BY
A PHYSICAL THERAPY OFFICE

WILL LEASE THE LARGER SPACE FOR
\$6.00/SQ. FT. AND THE SMALLER SPACE
FOR \$8.00/SQ. FT. OR SELL THEM FOR
50.00/SQ. FT. AND PROVIDE FINANCING.
TENANT PAYS THE HOA FEES WHICH
INCLUDE ALL UTILITIES.

CALL SKIP 419-345-3444

FOR LEASE

10677 FREMONT PIKE • PERRYSBURG

1,330 SF, • Former walk-in urgent care.

Move-in ready/landlord can renovate. Excellent visibility.

Near Kroger, Panera and Chipotle

GREG SULLIVAN

REICHLE KLEIN GROUP

419-466-1404 C

GSULLIVAN@RKGCOMMERCIAL.COM

DEVELOPMENT PROPERTY

NEAPOLIS-WATERVILLE RD. 48.77 ACRES
IN WATERVILLE TOWNSHIP

Close to proposed Meijer site & proposed commercial road.

Near existing industrial park.

LORI GATER 419-340-2480

OR DAN DISALLE, JR. 419-261-4010

CALL 419-865-0972 TO PLACE YOUR CLASSIFIED HERE!

\$20 FOR 20 WORDS, \$0.40 EACH ADDITIONAL WORD.

\$5 ADDITIONAL TO BOX THE AD. \$5 EACH BOLDED LINE.

\$20 TO ADD A LOGO OR PICTURE.

COPPUS
SINCE 1927

Call Rod Cramer or Chris Hammond
419-447-8131
2190 W Market St, Tiffin, OH
www.CoppusMercedes.com

FAIR HOUSING POLICY

All residential Real Estate advertising in this paper is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation or discrimination based on race, sex, religion, handicap, national origin or familial status. This paper will not knowingly accept any advertising for residential real estate which is in violation of the law. All readers are hereby informed that all residential properties advertised in this publication are available on an equal opportunity basis.

BUSINESS CARD NETWORK

Give us a call at 419-865-0972 to find out how you can efficiently reach thousands of readers each month!

"A Name You Can Trust"

HOLT ROOFING CO.

Family Owned and Operated Since 1947

REPAIR SPECIALIST • GUTTERS • COMMERCIAL & RESIDENTIAL
LICENSED IN OHIO & MICHIGAN
www.holtroofing.com

419-478-2900

Firestone
BUILDING PRODUCTS
Licensed Red Shield Contractor

Torch Awards
for Ethics

Kerber
REAL ESTATE

PROPERTY MANAGEMENT
Serving Perrysburg & Surrounding Areas

419-874-9100

PINNACLE ROOFING

Cletus Phoenix
PROJECT MANAGER
phoenixcb1@gmail.com

27100 Oakmead Dr.
Suite 149
Perrysburg, Ohio 43551

419-873-7382 (Office)
419-810-4555 (Cell)
419-873-7385 (Fax)

Pinnacle Roofing is an independent contractor and is not an affiliate of Owens Corning Roofing and Asphalt, LLC or its affiliated companies

A cable outage shouldn't be the end of your work day.

AT&T Internet for Business has 99.9% reliability, unlike second-rate cable internet. It operates on AT&T's integrated network and features Internet Backup. So even if you lose power, you won't lose internet.

Act now

to enjoy a \$100 AT&T Visa® Reward Card* with fast, 1GB service.

Go to att.com/BizInternet2,
call 855-366-6255 or visit a local store to
take advantage of this offer today.

Read the Terms of Service at: www.att.com/internet-terms. Acceptance of Terms of Service is required. Geographic and service restrictions apply to AT&T Internet services. Go to <https://www.att.com/smallbusiness/explore/internet.html> to check qualification. Internet speed claim(s) represent maximum downstream and/or upstream speed capabilities. Actual speeds may vary and are not guaranteed. Many factors can affect actual speeds, including site traffic, content provider server capacity, internal network management factors, device capabilities and use of other services. Prices and offers subject to change without notice. Term commitments, Early Termination Fees, credit restrictions and other terms, conditions, and limitations may apply. Advertised services not available in all areas. Offer, terms, and restrictions subject to change and may be modified or terminated at any time without notice.

AT&T Internet Promotion - \$100 AT&T Visa® Reward Card* offer available through 4/30/2020. Offer available to new AT&T Internet for Business and AT&T Business Fiber subscribers or customers migrating from FastAccess® Business DSL or AT&T High Speed Internet Business Edition to AT&T Internet for Business or AT&T Business Fiber. Offer not eligible for renewals or speed upgrades. Offer is not available to local, state, or federal government entities, e-rate eligible entities or Rural Health Care (RHC) entities. Customer must have active service in good standing for a minimum of 60 consecutive calendar days and must remain active at time of redemption to qualify for \$100 AT&T Visa® Reward Card* ("Reward Card"). A maximum of one Reward Card may be issued per account (i.e. phone number to which AT&T Internet line(s) is/are billed). Qualified subscribers must complete the online redemption process at the AT&T Business Reward Center at <https://rewardcenter.att.com/Smallbusiness/default.aspx> by the date provided in the redemption letter to obtain Reward Card. *Reward Card: Will be sent letter with redemption requirements. Redemption required w/in 60 days from reward notification mail date. Reward Card delivered within 3-4 weeks after redemption to customers who maintain qualifying service(s) from installation date and through reward fulfillment. Card expires at month-end 6 months after issuance. For Cardholder Agreement, go to rewardcenter.att.com. The AT&T Visa Reward Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted in the United States, US Virgin Islands, and Puerto Rico. Not available for withdrawal of cash. The Bancorp Bank: Member FDIC. Visa U.S.A. Inc. is not affiliated with AT&T or this offer. AT&T is not responsible for lost, late, mutilated, misdirected or postage-due mail. Void where prohibited, taxed or restricted. May not be combined with other offers, discounts or promotions. Offer, terms, and restrictions subject to change, and may be modified or terminated at any time without notice. Credit restrictions and other conditions and limitations apply.



AT&T
Business