



**Toledo Edison
 implementing \$67M project**
 page 16



**Technology
 for the
 Workplace**
 page 2

First Solar to invest \$680M in expansion

Company to increase solar manufacturing capacity by 3.3 gigawatts



First Solar's manufacturing facility in Lake Township

First Solar, Inc. will invest \$680 million to expand America's domestic photovoltaic (PV) solar manufacturing capacity by 3.3 gigawatts (GWDC) annually, representing an implied capital expenditure of approximately \$0.20 per watt. The company intends to fund construction of its third US manufacturing facility, in Lake Township, with existing cash resources. The new facility will be one of the most advanced of its kind in the solar industry and will create 500 new jobs.

Contingent upon permitting and pending approval of various State, regional, and local (...continued on page 6)

INSIDE THIS ISSUE:

**TECHNOLOGY FOR THE
 WORKPLACE** 2
DEVELOPMENT NEWS 6
WEALTH MANAGEMENT 7
FINANCIAL SERVICES & TAX 12
PROFESSIONAL HOMES 20
REAL ESTATE 21
CLASSIFIEDS 23

American Excelsior places \$4M in Norwalk

American Excelsior Company has finalized plans and broken ground on a new \$4 million, 60,000 square foot manufacturing facility adjacent to its current manufacturing facility located at 180 Cleveland Road in Norwalk. The building expansion will create 10-15 new jobs for the company as well.

"Our decision to expand our operations is part of our strategic plan to continue our targeted growth strategy and to continually improve our work environment for our associates within our local community we already operate in," said Casey Pognon, American Excelsior general manager.

Construction of the new facility is underway and to be completed in early fall. Janotta & Herner is the general design/build contractor on this project.

According to Derek Guerra, project manager, Janotta & Herner, (...continued on page 11)

In-progress construction of American Excelsior's new facility

TOLEDO > **IT MATTERS WHERE YOU MAKE IT.**

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

TIME SENSITIVE MAIL CHANGE SERVICE REQUESTED
 TOLEDO BUSINESS JOURNAL
 PO BOX 1206
 MAUMEE OH 43537

\$10.5M Love's constructed in Napoleon



The Love's Travel Shops project created 50 new jobs for the City of Napoleon

Love's Travel Stops constructed a new \$10.5 million, 20,000 square foot facility in the City of Napoleon. According to April Welch, executive director, Henry County Community Improvement Corporation (CIC), the project came to the organization through the Maumee Valley Planning Organization (MVPO).

"Love's Travel Stop was looking for a location, the land was available, and the location was great," said Welch. "This project was purely market driven. Napoleon is ideally situated for a lot of businesses. Napoleon has great highway access and is within close proximity to the larger Fort Wayne and Toledo markets."

(...continued on page 19)

CREDITWATCH

Published twice a month, **CREDIT WATCH** will provide invaluable help to your business. It identifies area companies – including customers, suppliers, competitors, and others – that are involved in litigation, liens, bankruptcy, and other legal actions.

For more info, please scan the QR code or visit toledobiz.com



Technology for the Workplace

BGSU set for \$4.7M upgrade to access points

All BGSU campuses will be receiving upgrades to the new Aruba Networks access points

Bowling Green State University (BGSU) is investing \$4.7 million, including equipment and installation, to receive upgrades to its new Aruba Networks access points at all BGSU campuses and locations.

“Bowling Green State University is currently upgrading more than 3,000 Cisco-based Wi-Fi access points to Aruba-based technology at the main campus in Bowling Green and at the Firelands College campus in Huron. In addition, the university is also improving access points at its Levis Commons and Sandusky locations. These changes will ensure optimal performance and enhanced user experience,” said BGSU chief information officer John Ellinger

Aruba Networks, a Hewlett Packard (HP) enterprise, is supplying the new access points for BGSU, and LakeTech out of Westlake, partners with HP to provide the technology. In addition, Lake Erie Technologies from Wood County is serving as the implementation



partner for the BGSU project.

According to Ellinger, upgrading to Aruba-based access points will allow for two channels of network connections versus one. This allows for redundancy and double the bandwidth. The upgrades will also help make

the transition of individual devices from one access point to another much smoother.

“With upgraded access points, BGSU’s Wi-Fi infrastructure will be faster, and users will notice improved load times with the ability to utilize Wi-Fi both inside and outside of

buildings. Additionally, those living in residence halls will have the ability to connect up to seven devices per-person to the university network without compromising performance,” said Ellinger.

Work on the project started in May 2021 and is set to be complete by January 2023, noted Ellinger.

“As student enrollment and retention numbers continue to grow, BGSU is embracing changes in technology to better serve our campus community and Wi-Fi users. This commitment has been evident though the onset of the COVID-19 pandemic as faculty and staff leveraged technology to provide robust educational experiences for students. As BGSU plans to safely welcome people back to campus in the fall, the continued upgrading of access points will ensure all Wi-Fi users have secure, enjoyable experiences as they continue to learn and create public good,” Ellinger concluded.

**TELEX
COMMUNICATIONS
INC.**

PO Box 1206 · Maumee, Ohio 43537
(419) 865-0972 · www.toledobiz.com

**TOLEDO
BUSINESS
JOURNAL**

**LAKE ERIE WEST
MANUFACTURING
& CONSTRUCTION
NEWS**

**DEVELOPMENT
NEWS**

**GREATER TOLEDO
BOOK OF LISTS CREDIT
WATCH
NEW BUSINESS REGISTER**

DEADLINES

Editorial
15th prior to publication
Advertising
17th prior to publication

Please send press releases to:
editor@toledobiz.com

Please send subscription inquiries to:
telexpr@toledobiz.com

Articles may be reprinted by obtaining written permission from Telex Communications, Inc. Errors and omissions contained in editorial or advertising material are not the responsibility of the publisher. Subscriber lists are confidential and protected.

COMING SOON IN

**TOLEDO
BUSINESS
JOURNAL**

- **Financial Services & Banking**
- **Healthcare & Insurance**
- **Meetings, Events & Conferences**
- **Who's Who in Toledo Area Law**

COMING SOON IN

**LAKE ERIE WEST
MANUFACTURING
& CONSTRUCTION
NEWS**

- **Industrial Suppliers & Equipment**
- **Commercial Finishing Contractors Directory**
- **Facility Maintenance & Management:**
FALL EDITION



NEW PRODUCT

Entertain your customers (even the littlest ones).

With **Business StreamTV**, you can stream live sports, breaking news, and family favorites on virtually any device with one easy-to-use app.

**BUCKEYE
BROADBAND
BUSINESS**

StreamTV
POWERED BY BUCKEYE BROADBAND

419.742.4909
BuckeyeBroadband.com/BusinessTV

StreamTV is a video solution that delivers your HD Cable TV subscription via the StreamTV app. Local 30+ is the required minimum HD Cable TV package and is an additional charge. StreamTV also requires Buckeye Broadband Internet. Customers may use their own streaming device or rent a streaming box for an additional monthly fee. Stingray Music is included with a streaming box or with a subscription to the Digital Basic Pak. Out-of-home and Look Back features are at the discretion of each programmer and may require being on the home network to view. BUC210197

VSCTC chosen as pilot site for statewide program

A new pilot internship program in Ohio that will help connect students with technology roles at Ohio businesses has been lauded. This program will have 12 pilot sites throughout the state of Ohio, and Vanguard-Sentinel Career & Technology Centers (VSCTC) has been named as one of these sites.

The High School Tech Internship Pilot Program is an opportunity for Ohio employers to hire high school interns and receive reimbursement for a portion of their wages. The goal of this pilot program is to connect Ohio's high school students with technology roles

and technology businesses in Ohio at an earlier age.

"The incentive this program offers to local businesses to bring on a high school-age intern provides a wonderful opportunity for our students that have been trained and earned credentials in the information technology field," explained VSCTC superintendent Greg Edinger. "Often companies show hesitancy hiring high school students so we are thankful to Lieutenant Governor Husted for offering this incentive and for believing in our programming and students, and the role they play in the future."

In order for businesses to qualify for the wage reimbursement they must:

- Submit documentation proving that the individual was employed for a minimum of 150 hours
- Submit documentation proving that the individual was paid at least \$12.00 per hour
- Employers can receive wage reimbursement for a maximum of four individuals per calendar year
- Employers can receive up to \$1,250 in wage reimbursement for individuals 17 years of age or younger and up to \$1,000 for individuals

ages 18 and 19

- Employers may receive an extra \$100 in reimbursement if they can demonstrate the intern earned an industry credential recognized on the Innovative Workforce Incentive Program list by the time of the reimbursement request

Vanguard-Sentinel Career & Technology Centers have been offering career technical education since 1968, noted the school, and providing students with specific, marketable skills to begin a career, pursue further training, or attend college.

Despite economic uncertainty, employers invest in talent

The US Chamber of Commerce Foundation, in partnership with SHRM (Society for Human Resource Management), previously hosted a virtual event to release new research exploring the current workplace landscape and examine the challenges that hinder innovation in training and employee development.

Notably, the survey highlights that despite economic uncertainty, employers have an appetite for further talent investment and employer collaborations. The survey centered on four types of training: skill-based training, paid work-based training, tuition assistance, and financial wellness and security benefits.

"Even in a time of significant economic and labor market volatility, employers have maintained their investment in and

commitment to their workers—with many eager to increase it," says Jason A. Tyszko, vice president of the US Chamber Foundation's Center for Education and Workforce.

Key takeaways from the research include:

• **Most employers will either maintain or increase investment in skills training and talent development.** According to officials, 20% of employers plan to increase their investment in skill-based training in 2021, reflecting a growing awareness of the advantages gained by cross-training, upskilling, and reskilling

• **Most employers are open to innovation across all types of training investment, but obstacles prevent action.** Employers noted the major barriers to innovation are money

and staff time, while others need guidance on what works best. According to officials, 40% of employers indicate a lack of time and budget prevents them from adopting innovative changes to their skill-based training offerings

• **Many employers see government playing some role in providing financing assistance for talent investment.** According to officials, 80% of employers say government grants, loans, or tax incentives would encourage them to further invest or innovate in their skill-based training and development

• **Employers also see the need for public-private leadership in this space.** According to officials, 72% of HR professionals say both the public and private sectors have a role to play in facilitating employer

collaboration in areas such as skill-based training and development, paid work-based learning (internships and apprenticeships), and talent recruitment.

"The workplace has undergone tremendous change this year, and now more than ever, employers are recognizing how critical it is to ensure their workforce feels valued and empowered," said SHRM chief knowledge officer Alex Alonso, Ph.D., SHRM-SCP. "SHRM and the Chamber Foundation's research underscores that while progress has been made, there is still a need for continued investment in talent, innovation, and public-private partnerships. Enterprises can't do this alone – collaboration between HR and business leaders will be essential in the days and months ahead."

THINK INTERLINK!

Warehouse Management Solutions

Manage

- Dates
- Environments
- FIFO/LIFO
- JIT
- Recalls
- Warehouse Space
- Cycle Counts
- Workflow
- Audit Trails/History
- Compliance
- Product Demand



Technology

- Web-Enabled
- Client Server
- Platform Neutral
- Mobile Computing
- Device Neutral
- ERP Integration
- Integration with Material Handling Systems



ThinkInterlink.com

800.655.5465

Policymakers Win When All Broadband Solutions Are at the Table

by Mark Radabaugh

No doubt, broadband is a main driver in making our economy and our lives better – in good and tough times. A test of its mettle can be seen in how it helped us survive through the pandemic. Not just in big cities like Cleveland, but also in rural communities like mine in Luckey, Ohio, enabling access to schooling, work, telehealth, religious services, entertainment, and – perhaps most importantly – our friends and families through the crisis.

Our networks worked in the most unforgiving of circumstances. Offering access to communities left behind by billion-dollar providers. Providing competition to those providers who delivered the bare minimum. And private investment was key to that.

I run Amplex Internet, a broadband provider serving rural northwest Ohio. I started the business in 1997 to meet the need for internet connectivity when the area was unserved even by local dial-up service. In 2003, we began offering broadband via fixed wireless connectivity. Today, we offer 50/5 megabit per second fixed wireless service (which is approximately twice the FCC benchmark standard) and gigabit service where we have built fiber networks. Importantly, Amplex has done this without federal or local subsidies and has been profitable the entire time.

Fixed wireless providers like Amplex play an important role in keeping our economic engine roaring. Altogether, small ISPs like mine provide fixed wireless broadband services to nearly seven million Americans, helping them thrive and stay safe. Moreover, we do it in places left behind or ignored by incumbent providers – in the toughest to reach and serve places of the country. In the Digital Divide.



Like the 30 million other small businesses that make America tick, many fixed wireless providers have done it on their own dime. Bootstrapping every available red cent to bring services to where they weren't, successfully tapping a market that others won't touch. The 2,800 local providers that comprise this small industry are on track to grow nearly 15% more than the prior year in both revenue and subscriber growth. This trend is not a fluke, but instead has been ongoing for years.

How can this be when the popular narrative firmly avows that the markets these providers are in – the Digital Divide – simply can't be served because there's no money

in them? That the only answer to connecting the truly unserved are any number of \$100 billion subsidy plans being considered in Congress to bridge that divide once and for all to bring futureproof internet to unserved Americans?

It's got our heads scratching. Amplex provides over 45 local, good paying jobs with full benefits. We could not do this if we did not serve our market well.

One such troubling proposal to eradicate the Digital Divide is the President's American Jobs Plan. It includes an ambitious goal of deploying futureproof broadband infrastructure to 100% of the US population, prioritizing its billions in support for networks owned, operated by, or affiliated with local governments, non-profits, and co-operatives.

Now, don't get me wrong. A number of small fixed wireless providers have recently won government subsidies to help bring service where it was truly infeasible to do so. It's highly likely that we'll see other

fixed wireless providers bid for any subsequent subsidy programs, too. Maybe even Amplex.

But the plan seemingly states "no for-profit companies need apply," knocking small innovators like mine off the road. In doing so, it promotes what could only be considered a government-subsidized monopoly, killing off private enterprise. Not only is this inherently anti-small business, the proposal's bias for government-sponsored entities will result in less competition, innovation, and broadband deployment – the exact opposite of the Biden Administration's stated goals.

The plan's other central flaw is its focus on building so-called futureproof networks.

It is a false dichotomy.

For the plan, futureproof means symmetric networks. That is, downstream
...continued on page 5

Sponsored by:



amplex.net
419-837-5015



Your one stop source for managing your commercial real estate transactions



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

New website employed to advance growth

A new boutique website has launched for Hope's Landing, a non-profit social enterprise partnering with Sisters in Shelter in downtown Tiffin. Hope's Landing features products including candles, soaps, and lip balm that are produced by human trafficking and domestic violence survivors.

them in Tiffin.

"For some clients at Sisters in Shelter, it is incredibly difficult to transition back into normal life after leaving our services. I am excited that we can help these women earn an income, learn life skills, and still be part of the lifelong support system



Hope's Landing to employ human trafficking and domestic violence survivors

By working with clients of Sisters in Shelter, Hope's Landing offers survivors the opportunity to gain employment and earn a wage, job skills, and access to education, such as money management courses and mental health services.

Sisters in Shelter is a non-profit organization that offers services to human trafficking and domestic violence survivors, including operating a safe house. The organization also strives to educate the community on these issues and the need to address

Sisters in Shelter has in place," said Leah Cordy, Hope's Landing founder and executive director.

Tiffin Mayor Aaron Montz said, "Hope's Landing provides a valuable service for the women who are helped by Sisters in Shelter. It is exciting to see this next step for this very important program."

Hope's Landing products will also be for sale at farmers markets in Tiffin, Findlay, Fostoria, and Fremont, as well as the Tiffin Flea Market, noted officials.

SPONSORED CONTENT

Broadband Solutions

...Continued from page 4

and upstream traffic speeds are the same. And while that sounds cool and fashionable, particularly in these Zoom days, the plan devotes \$100 billion to symmetry, which is not what folks want out in the real world.

An independent industry body – BITAG – recently noted, “Even with the growth in the use of upstream intensive applications such as video conferencing, the downstream-to-upstream traffic ratio is still highly asymmetrical and illustrates that asymmetrical broadband fulfills the requirements for most residential broadband users.” Most all communications networks are asymmetric, because that is how we deliver the best experience for customers who largely prefer to watch Netflix and play video games over uploading terabytes of data to the cloud. (Hint: no one needs to upload terabytes of data to the cloud.)

Broadband analyst Doug Brake puts it this way: Building

symmetric networks with taxpayer dollars is not only expensive, it just doesn’t make sense – “like saying we should invest hundreds of billions of dollars to design our freeways so that cars can drive 600 miles per hour.”

No one needs to drive 600 miles an hour. Ever.

Symmetry is exorbitantly expensive, needlessly boosting costs to taxpayers with little corresponding return. Further, it is yet another arbitrary factor which removes solutions in the marketplace, clearing the way for prioritized support to broadband networks owned, operated by, or affiliated with local governments, non-profits, and co-operatives who have little experience in running them.

We service the Digital Divide. Companies like Amplex are potent allies in meeting this challenge. Of bringing new innovation to telehealth, remote learning and schooling, digital democracy, and, yes, even gaming. America doesn’t have to spend \$100 billion to get all Americans online. Lawmakers could help build universal, real-world futureproof networks far more efficiently if they:

- Provide more spectrum for small innovators to

quickly and cost-effectively expand coverage

- Develop accurately-mapped, targeted subsidy programs that are tech-neutral and use providers already in the marketplace
- Ensure nondiscriminatory access to physical infrastructure for small broadband providers
- Allocate more support to boost digital adoption and inclusion

These steps will bring about evolutionary broadband networks that are competitive, ubiquitous, and adopted by all. At tens-of-billions of dollars less and years ahead of schedule. In doing so, they will go the distance toward realizing the president’s call to build jobs and get all Americans online.

Small business gumption and private investment drove broadband to Luckey. It makes little sense to drive this model away when it has proven itself so worthy to serving the Digital Divide and helping our economy hum.

Mark Radabaugh is president of Amplex Internet in Luckey, Ohio, and WISPA’s chairman of the board.

Mobile contactless payments to grow by 24% in 2021

Demand for mobile contactless payment options has been on a steep uptrend in recent years, gaining additional impetus from the pandemic in 2020. The space is expected to maintain its robust momentum through 2021 and beyond.

According to the research data analyzed and published by ComprarAcciones.com, the mobile contactless payment market crossed the \$2 trillion threshold in 2020. In 2021, its value is projected to increase by nearly \$500 million to \$2.489 trillion. That will translate to a

24% YoY increase and a 107% growth rate in two years.

Based on a report by eMarketer, mobile payment app users in the US rose by 29% in 2020 to 92.3 million. In 2021, the figure is expected to cross the 100 million threshold, rising by 9.7% to 101.2 million.

Worldwide mobile wallet users will surge 11% to 1.5 billion in 2021

The mobile contactless payment market was

worth \$755.6 billion in 2018. It grew by 90% in 2019 to \$1.198 trillion. In the period between 2021 and 2023, it is projected to grow by 40% to \$3.516 trillion. By 2025, it will be worth about \$4.6 trillion.

According to Statista, there were 901.2 million users of mobile contactless payments globally in 2019. The figure rose to 1.34 billion in 2020 and is expected to rise 11% to 1.49 billion by the end of 2021. By 2025, it will rise to 1.89 billion.

China is set to be the top market in the segment, with total transaction value reaching \$1.3 trillion in 2021. By 2023, it will account for over 50% of the global market. The US will be second with total transaction value estimated at \$465.1 billion in 2021, about a third of China’s.

Total mobile contactless payment users in the US will rise to 125 million by 2025. In 2021, they will account for 43.2% of all smartphone users, rising to 50.1% by 2025.

Show Our Readers
How You Can Help
Them Keep an Eye
on Their Money in

Financial Services & Banking

For Advertising Info: **419.865.0972**

Space Reservation: **07.19.21**

Coming Next Month in



First Solar

...Continued from page 1

incentives, the new facility is expected to commence operations in the first half of 2023. It is projected to achieve its throughput entitlement (modules produced per day) by the end of the same year with over 3 GWDC of nameplate capacity, and is expected to attain full nameplate capacity, based on the company's module efficiency roadmap, in 2025. When fully operational, the facility will scale the company's northwest Ohio footprint to a total annual capacity of 6 GWDC.

"These investments in American-made solar technologies are the perfect embodiment of [the government's] strategy to build out

domestic manufacturing and supply chains for critical industries," said US Department of Energy (DOE) Secretary Jennifer M. Granholm. "As a partner to our solar program since 2003 and a DOE loan guarantee recipient in 2012, this company is a great example of how investment and innovation can build the clean energy future right here at home – shoring up American competitiveness and bringing good-paying jobs to all pockets of the country."

Unique among the world's 10 largest solar manufacturers for being the only US-headquartered company and for not using a

crystalline silicon (c-Si) semiconductor, First Solar produces its ultra-low carbon thin film PV modules using a fully integrated, continuous process under one roof.

transoceanic gap between international supply and domestic demand.

"We have said that we stand ready to support President Biden's goal to transition



First Solar is expected to expand America's domestic photovoltaic solar manufacturing capacity by 3.3 gigawatts annually

The new plant is expected to produce an enhanced thin film PV module for the utility-scale solar market in the US, which is anticipated to have a higher efficiency and wattage in a larger form factor. The additional production capacity from this new facility, when available, is also expected to help mitigate the challenges currently being experienced in the global ocean freight market, by reducing the

America to a clean, energy-secure future, and our decision to more than double our US manufacturing capacity with this new facility is First Solar making good on that commitment," said Mark Widmar, chief executive officer, First Solar. "This facility will represent a significant leap forward in photovoltaics manufacturing, a true factory of the future. It (...continued on page 22)

ONLINE ONLY - 28 UNIT APARTMENT AUCTION



1303 South Cove Boulevard, Toledo, Ohio 43606

Bidding Ends: Thursday, July 15, 2021 at 12:00 pm

Online Only! All brick 28 unit apartment building near The Toledo Hospital and the University of Toledo. Gross annual income of \$191,184 with full occupancy. Tarta bus stop in front, across from park, and bike trails.

OPEN HOUSE: Monday, July 5, 2021 and Friday, July 9, 2021 from 12:00 pm - 2:00 pm.

BID NOW at www.PamelaRoseAuction.com or Download our App | Office: 419-865-1224

Pamela Rose Auction Company, LLC
REAL ESTATE | AUCTIONEERS | CONSULTANTS

Roger Turner, REALTOR®, Auctioneer, AARE, CAI
Pamela Rose, REALTOR®, Auctioneer, AARE, CAI

Clarity, Confidence & Creativity: The Science of Self-Awareness



Matt Lauth

I recently discussed with Dr. Bill Crawford the topic of self-awareness and the work he is doing around brain science, its impact on understanding of self-awareness, and how this new understanding can make leaders more effective.

Matt: Bill, what is the science behind why self-awareness is so important?

Bill: The origin of this new information on self-awareness is rooted in new developments

in brain science. The *brainstem*, the lower part of the brain, is where our fight-or-flight responses are located, and is also the part of the brain that regulates our heart rate, muscle tension, blood pressure, breathing, etc. The middle brain is called the *limbic system*. This is where our emotions are triggered for the most part. However, what most people don't know is that the limbic system also acts as a *gatekeeper*. It scans incoming data, processes it or interprets it, and then routes it either down to the brainstem or up to the neocortex, upper 80% of our brain, where we have access to our interpersonal skills, judgment, creativity, com-

passion, communication skills, etc.

M: How does this scanning and routing of information connect with self-awareness?

B: As we move through the day, data comes in from our five senses, or arrives as a thought that "pops into our head," and is first examined, scanned, by the limbic system. If the limbic system determines that the information is not problematic, threatening, or dangerous, it sends it up to our neocortex. In this case, our brainstem works in the background, regulating our breathing, blood pressure, heart rate, etc., and all is well.

However, if the limbic system senses any problem, anything, or anyone that it doesn't like or has identified as a stressor or a threat to either our physical wellbeing or psychological peace of mind, it sends the information immediately down to the brainstem, *bypassing the neocortex!*

Unfortunately, this lower brain is not designed to deal with anything but danger, and therefore, when we try to address the perceived problem from this lower, reactive brain, we are often less than successful. This, of course, has us feeling even more stressed, frustrated, and ineffective. The limbic system interprets this additional frustration as even more negative data, and dutifully sends it right back down to the brainstem, creating a self-perpetuating cycle.

M: From a self-awareness perspective what is the solution to this?

B: The key to creating and sustaining success in life is to raise our self-awareness in such a way that we know what part of the brain we are coming from, and then to reprogram or retrain the limbic system to

see our stress, frustration, anxiety, etc. for what it is, not something that is being done to us but instead recognize that it is just data being sent to the lower 20% of our brain. Next, we must be able to shift to the upper 80% of the brain, what I call "*The Top of the Mind*" so that we can access the interpersonal skills, problem-solving skills, and self-awareness that will allow us to bring our best to life.

M: Are there approaches that can be used to better manage staying in the top of our mind?

B: I have created an alternative set of *neocortex*, or Top of the Mind questions. Questions that can only be asked and answered by the upper 80% of the brain that I call "*The Four Criteria*." The value of these interrogatories is that they allow us to not only evaluate any reactive response, but to also identify a "Top of the Mind" alternative.

1. Has this thought, emotion, or action been chosen on purpose?

2. How is it working for me?

3. Is this thought, emotion, or action making the statement I want to make about who I am?

4. Would I teach or recommend this thought, emotion, or action to someone I love?

M: I like these questions for staying top of mind; what does putting these questions into practice look like?

B: Once we have this new vision of what we want to practice, versus just what we want to avoid, we are in a position to use our self-awareness and the rest of the "Top of the Mind System" to not only access our clarity, confidence, and creativity, but to bring these qualities to all aspects of our lives. It means accessing the self-aware part of who we are and creating new neural pathways that make coming from this clear, confident, creative part of the brain our new habit.

M: Thank you for sharing your expertise. I look forward to a more in-depth discussion of Self-Awareness during our workshop on July 23rd.

Sponsored by:



**STRATEGY EXECUTION
ADVISORS**

Matt Lauth
(419) 348-8046
mlauth@sxadvisors.com

Register to attend Dr. Bill Crawford's July 23rd virtual workshop on Self-Awareness by contacting Matt at mlauth@sxadvisors.com

STRATEGY. LEADERSHIP. COACHING.

WEALTH MANAGEMENT

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

We have worked to identify 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.

TOLEDO AREA LEADING FINANCIAL ADVISORS FINANCIAL ADVISORY FIRMS

Alan B. Lantz & Associates, Inc. Toledo	Edward Jones Multiple Offices	Huntington Financial Advisors Toledo, Perrysburg, Rossford	Premier Wealth Multiple Offices
Ameriprise Financial Services, Inc. Multiple locations	Equity Planning Group Toledo	Indicator Advisory Corp. Toledo	Premier Wealth Management Group Toledo
Ameritas Investment Corp. Perrysburg	Farmers & Merchants Investment Services Multiple Offices	Informative Financial Services Toledo	Prospera Financial Services Maumee
Ashley Group The Maumee, Sandusky	Fidelity Investments Ann Arbor	Kersten Wealth Management Group Perrysburg	Raymond James Financial Services Multiple Offices
Baird Toledo	Fifth Third Private Bank Toledo	KMG Fiduciary Partners, LLC Toledo	
Berthel, Fisher & Co. Financial Services, Inc. Toledo	Fourth Dimension Financial Group Perrysburg	Lehner Carroll Shope Capital Management Perrysburg	
Bollin Wealth Management, LLC Perrysburg	Garrison Financial, LLC Toledo	McDonald Partners, LLC Toledo, Ann Arbor	
Camelot Portfolios, LLC Maumee	Glass City Federal Financial Solutions Maumee, Toledo, Bowling Green	Merrill Lynch Multiple Offices	
Capital Management Strategies, LLC Toledo	Hantz Financial Services, Inc. Maumee	Munn Wealth Management Maumee	
Cetera Wealth Advisors Toledo	Hartmann & Associates Toledo	Patton Wealth Management Maumee	
Charles Schwab Perrysburg	Heritage Financial Advisors, LLC Waterville	PNC Wealth Management Toledo	
Citizen Advisory Group Perrysburg			
Citizens Securities Toledo			
Citizens Wealth Management Group Bluffton, Bowling Green, Toledo			
CLA Toledo			
Creative Financial Partners Perrysburg			
Croak Asset Management Toledo			
Croghan Trust & Investment Services Fremont, Maumee			

**The MBA with
DEFIANCE!**

Rolling 8-week courses
No application fee
No GMAT required
100% online



**DEFIANCE
COLLEGE**
www.defiance.edu/mba

Imagine a Financial Partner You Can Trust



Families and business have relied on our financial advice and services since 1919. And because Baird is employee-owned, you can trust we're focused only on your best interests. Baird ranked among the Fortune 100 Best Companies To Work For® every year since 2004 – so you know you're partnering with the best in the industry.

Toledo Office
419-842-2350 . 888-792-9192
jmelick@rwbaird.com

©2021 Robert W. Baird & Co. Incorporated. Member SIPC. MC-630220.



Rehmann Financial
Toledo

Retirement Group, LPL
Toledo

Retirement Guys Formula, LLC
Maumee

Savage and Associates, Inc.
Toledo, Bowling Green, Findlay

Seegert & Seegert Financial Advisors
Monroe

Sieple Financial, Inc.
Toledo

Skotynsky Financial Group, LLC
Perrysburg

Skylight Financial Group
Toledo, Sylvania

Standing Firm Financial
Bowling Green

State Bank
Toledo, Defiance, Findlay

Strategic Investment Advisors
Sylvania

Summit Wealth Management Group / UBS
Sylvania

TDC Investment Advisory
Maumee

Touchstone Wealth Partners / UBS
Sylvania

Transamerica Financial Advisors
Maumee

Treece Investment Advisory Corp.
Toledo

UBS Financial Services, Inc.
Sylvania, Sandusky

Vantage Financial Group
Toledo

Venture Visionary Partners
Toledo

Voya Financial Advisors, Inc.
Toledo

Wells Fargo Advisors, LLC
Multiple Offices

LEADING AREA FINANCIAL ADVISORS / CERTIFIED FINANCIAL PLANNERS[®]

Paul Abendroth, AIF[®]
Venture Visionary Partners

Sandra M. Adam, CFP[®], CRPC[®]
Merrill Lynch

Anthony Thomas Adamshick
Merrill Lynch

Christopher Thomas Anteau
Berthel, Fisher & Co. Financial Services, Inc.

James Michael Aubry
Wells Fargo Advisors, LLC

Nolan Baker
Retirement Guys Formula, LLC

Beau Barrow, CFP[®]
Glass City Federal Financial Solutions

Charles Robert Bennett
Prospera Financial Services

David Bodner, ChFC[®], CLU[®], CLTC[®]
Skylight Financial Group

Richard Todd Bohn
Raymond James Financial Services

William Bohney
Farmers & Merchants Investment Services

Brian Boisselle, LPL[®]
Citizens Wealth Management Group

Deborah S. Boisselle, LPL[®]
Citizens Wealth Management Group

Phillip Bollin, CFP[®]
Bollin Wealth Management, LLC

Ryan Borucki, CFP[®]
Venture Visionary Partners

Thomas Gerard Briggs
Raymond James Financial Services

Scott Matthew Brown, CFP[®], AAMS[®]
Edward Jones

Kevin Bucher, RICP[®]
Citizen Advisory Group

Michael Buganski
Skylight Financial Group

Lindsay Buker, CFP[®]
Skotynsky Financial Group, LLC

Robert James Buschur
Baird

John Campbell, CLU[®], ChFC[®], CFP[®], AIF[®]
Savage and Associates, Inc.

Beth Carr
Premier Wealth

Mark Clair
Retirement Guys Formula, LLC

David Clarke, CLU[®], ChFC[®], CFBS[®]
Skylight Financial Group

Kevin J. Clingaman
Huntington Financial Advisors

Rick L. Cocke
Summit Wealth Management Group / UBS

Mark Cole
Baird

David Comer
Baird

Theresa Cooper
Patton Wealth Management

Michael Raymond Creps
Merrill Lynch

Timothy Robert Croak
Croak Asset Management

Eric Croak, CFP[®]
Croak Asset Management

Matthew Darah, CPFA[®]
Merrill Lynch

Bruce Deboer, CLU[®], ChFC[®], CLTC[®]
Skylight Financial Group

Cleves R. Delp, ChFC[®]
TDC Investment Advisory

Matthew Detrick, ChFC[®], CRPC[®]
Merrill Lynch

Bradford G. Dolgin
Venture Visionary Partners

Michael Donahue, AAMS[®], CRPC[®], CPFA[®]
Merrill Lynch

Eric Donofrio, CFP[®]
PNC Wealth Management

Jason Elchert
Savage and Associates, Inc.

Earl B. Emery, CFP[®]
Cetera Advisors, LLC

Melissa J. Estrich, CRPC[®]
Venture Visionary Partners

Shane Ewbank, CPWA[®], CRPC[®], CRPS[®]
Merrill Lynch

Craig D. Findley, CPWA[®]
Venture Visionary Partners

Brady Fineske, CFP[®]
TDC Investment Advisory

Dan Finkel, CFP[®], AIF[®]
Savage and Associates, Inc.



**GLASS CITY
FEDERAL
FINANCIAL SOLUTIONS**

BEAU BARROW, CERTIFIED FINANCIAL PLANNER[™]

419-887-1029 • bbarrow@glasscityfcu.com

- Retirement Planning
 - 401(k) Rollovers
- Investment Management
 - Estate Planning

*Securities offered through Securities America Inc., Member FINRA/SIPC. Advisory Services offered through Securities America Advisors, Inc. Glass City Federal Credit Union, Glass City Federal Financial Solutions, and the Securities America Companies are separate companies.
Not NCUA Insured - No Credit Union Guarantees - May Lose Value - Not a Deposit - Not Insured by any Federal Government Agency



Michael Ray Foster
Wells Fargo Advisors, LLC

Brian J. Funkhouser, CRPS®, CRPC®
Venture Visionary Partners

Thomas J. Gagnet
Touchstone Wealth Partners / UBS

Neil C. Garrison
Garrison Financial, LLC

Troy A. Greeley
Wells Fargo Advisors, LLC

Wendy Lamberg Greeley
Merrill Lynch

Jerry Hahn, CFP®
Baird

James Carl Happ
Merrill Lynch

Chris Heerdegen, CFBS®
Skylight Financial Group

Jim Herrick, CFP®
TDC Investment Advisory

Carleton "Holly" Hollister
Savage and Associates, Inc.

Michael Holly
Charles Schwab



MICHAEL HOLLY
INDEPENDENT BRANCH LEADER
AND FINANCIAL CONSULTANT
PERRYSBURG INDEPENDENT BRANCH

Charles Schwab

567-336-9090
419-266-4635 CELL
schwab.com/perrysburg

©2019 Charles Schwab & Co., Inc. ("Schwab") All rights reserved.
Member SIPC. MWD100390-12 (0817-73TX) ADP98813-00 (3/18)

Callie Jacoby, CFP®
PNC Wealth Management

Chris Jakyma, JD, CTFA®, AEP®
State Bank

Holly Christine Jensen
Prospera Financial Services

Bob Jesionowski
Wells Fargo Advisors, LLC

Philip Johnson, CLU®
Savage and Associates, Inc.

Marcus William Jones
Wells Fargo Advisors, LLC

Craig Joseph
Equity Planning Group

Bill Kanary
Savage and Associates, Inc.

Russell A. Karban, CFP®, ChFC®, AIF®
Savage and Associates, Inc.

David Kaser, CFP®
KMG Fiduciary Partners, LLC

Rick Kaser, CFP®
KMG Fiduciary Partners, LLC

Kathy Kawczynski, CLU®, ChFC®, CFBS®, CLTC®
Skylight Financial Group

Merel Keck
Wells Fargo Advisors, LLC

Ryan Phillip Kelley
Retirement Group, LPL

Mike Kelso
Croghan Trust & Investment Services

Brad Kersten
Kersten Wealth Management Group

Phillip Kinney, CFP®
Wells Fargo Advisors, LLC

Mark Klopfenstein
Premier Wealth

Bob Kneisley, RIA®, CEO
Indicator Advisory Corp.

Crystal K. Lager, CFP®
Wells Fargo Advisors, LLC

Alan Lancz
Alan B. Lancz & Associates, Inc.

Gary LeSage, AIF®
Savage and Associates, Inc.

Jeffrey Peter Levesque
Merrill Lynch

Robert S. Loeb, CFP®, CPWA®
Venture Visionary Partners

Rita Mansour, CPWA®
McDonald Partners, LLC

Michael S. McCullough
Touchstone Wealth Partners / UBS

Sean Joseph McGhee
Berthel, Fisher & Co. Financial Services, Inc.

Daniel Michael McHugh
Merrill Lynch

Tyler R. McKean, AWMA®
Touchstone Wealth Partners / UBS

Aaron Mechling
KMG Fiduciary Partners, LLC

John V. Melick III
Baird

Patrick John Mollenkamp
Merrill Lynch

Tyson A. Moore
Transamerica Financial Advisors

Darren T. Munn
Camelot Portfolios, LLC

David Munn, CFP®
Munn Wealth Management

Michael Nusbaum
Premier Wealth Management Group

John T. O'Brien, AIF®, CRPS®, CRPC®
Venture Visionary Partners

Miles O'Mailia
Patton Wealth Management

Lee W. Odegaard
Edward Jones

David S. Patton
Patton Wealth Management

Dan Peffley, CLTC®, CFS®
Premier Wealth Management Group

Chris Pharis
Merrill Lynch

Jennifer Poirier, CFP®
PNC Wealth Management

Michelle Pommeranz, CFP®
Lehner Carroll Shope Capital Management

James J. Porea
Venture Visionary Partners

Jim Prisby
Wells Fargo Advisors, LLC

David Quinn
Wells Fargo Advisors, LLC

Jane Marie Rahe
Fifth Third Private Bank

Douglas James Rechtine
Premier Wealth Management Group

Robert W. Retzloff
Venture Visionary Partners

Stanley Clyde Riggs
Standing Firm Financial

Deborah Ann Robinson, CFP®
Edward Jones

Mickey Rosenberg, CLU®, ChFC®, AIF®
Savage and Associates, Inc.

Edward L. Roth
Raymond James Financial Services

Bob Ruff, ChFC®
Skylight Financial Group

Michael Sassaman
Capital Management Strategies, LLC

Kelly Savage, AIF®
Savage and Associates, Inc.

Sean Savage, ChFC®, AIF®, CLU®
Savage and Associates, Inc.

FIFTH THIRD PRIVATE BANK

BEST PRIVATE BANK AWARD 2021
GLOBAL FINANCE

You have a world to explore. You have a passion to follow. You have a desire to enjoy all that life has to offer. And at Fifth Third Private Bank, we're here to help write your story.

Fifth Third Private Bank is proud to be recognized as one of the **World's Best Private Banks** in 2021.*

53.com/privatebank

*Global Finance Magazine 2021
Fifth Third Private Bank is a division of Fifth Third Bank, National Association. Member FDIC.



Ryan Smith
Merrill Lynch

Adele Sobieszczanski
TDC Investment Advisory

Tad Sobieszczanski, CFP®
TDC Investment Advisory

John D. Spengler
Venture Visionary Partners

Carey M. Stansbury
Informative Financial Services

Sherri Stansbury
Informative Financial Services

Daniel N. Steinberg, CLU®, ChFC®, AIF®
Vantage Financial Group

William James Stevens
Merrill Lynch

Spencer D. Stone Jr., CIMA®
Summit Wealth Management Group / UBS

Stephen Fredericks Sutherland
Wells Fargo Advisors, LLC

Robert Swansboro, CFP®
PNC Wealth Management

David Theiss
Fifth Third Private Bank

Robert M. Thompson
Merrill Lynch

Larry Tomczak, CLU®, ChFC®, CLTC®
Skylight Financial Group

Stephen S. Trudel, AAMS®
Edward Jones

Joel Tschantz, AIF®
Savage and Associates, Inc.

Christopher Tucker
Wells Fargo Advisors, LLC

Jeff Turner
Savage and Associates, Inc.

J. Brad Tyo
Summit Wealth Management Group / UBS

William Todd Wagoner, CFP®
Ameriprise Financial Services, Inc.

Gregory Wagoner, CFP®, MBA, CLTC®
Ameriprise Financial Services, Inc.

Christopher Otto Walker, CRPC®
Ameriprise Financial Services, Inc.

Paul Wannemacher, CPA®, PFS®, CFP®
Croghan Trust & Investment Services

Craig A. Warnimont, CFA®
Venture Visionary Partners

John Robert Weinert
Baird

Toby Weinert
Baird

Glenn Weisner
Merrill Lynch

David Williams
Merrill Lynch

Angie Wingerd, ChFC®, CFP®, CFBS®, CLTC®
Skylight Financial Group

Chris Winters, CRPS®, CPFA®
TDC Investment Advisory

Kenneth J. Wise
Touchstone Wealth Partners / UBS

Kenneth J. Wise II, CFP®
Touchstone Wealth Partners / UBS

Gary Wise, CLU®, ChFC®, CFBS®, ChSNC®
Skylight Financial Group

Allen Wright, CFP®
CLA

Sasha Wright, CFP®
Heritage Financial Advisors, LLC

Kent Wyse, CLU®, ChFC®, CLTC®
Skylight Financial Group

Randy Yoder
Baird

Richard Youssef
Certa Wealth Partners



Chad Schleh, CFP®
PNC Wealth Management

Jennifer Scroggs
Premier Wealth

Kevin Paul Seegert, CFP®
Seegert & Seegert Financial Advisors

Dale Seymour, MSM, CLU®, ChFC®
Skylight Financial Group

Gloria Sheline, CFP®
Munn Wealth Management

Gregory Ellis Shemas
Raymond James Financial Services

Grant Sims, CFP®
Munn Wealth Management

Mitchel Skotynsky
Skotynsky Financial Group, LLC

Matthew Skotynsky, AAMS®
Skotynsky Financial Group, LLC

Mark Smigelski
Savage and Associates, Inc.

Wait A Minute. Not All Financial Advisors Are The Same?

No. So what do you do?

Easy. Choose a financial advisor who:

- Places clients' interests first by adhering to the Fiduciary Standard of Care
- Eliminates conflicts of interest with fee-only financial planning instead of commission-based sales
- Provides unbiased financial planning advice with the Certified Financial Planner standard of excellence

Visit www.bollinwealth.com or schedule a meeting with the advisors at BWM to learn more about what makes us the better choice.



BOLLIN
WEALTH MANAGEMENT LLC
Your financial engineer.

842 W. South Boundary St.
Perrysburg, OH 43551

419.878.3934

bollinwealth.com
phil@bollinwealth.com



Phil Bollin
Certified Financial Planner™

2021 Mercedes-Benz A-Class Advanced. Appealing. Attainable.



COPPUS
SINCE 1927



Call Rod Cramer or Chris Hammond
419-447-8131

2190 W Market St, Tiffin, OH
www.CoppusMercedes.com

American Excelsior

...Continued from page 1

the main benefit of using the design/build method for this project – and in general – is efficiency.

“The design/build method allows for a smooth line of communication between the client and contractor. American Excelsior has worked with Janotta & Herner in the past and

be designed are the interior details such as flooring, partition walls, fixtures, and more which can be accomplished as construction is progressing.

“Design/build is our preferred method as we were founded as a design/build contractor in 1962, but we will act in whatever capacity



Rendering of American Excelsior's new 60,000 square foot facility in Norwalk

knows how important this is for the quality and timeline of a project,” said Guerra. “Design and construction are handled by one point of contact, which streamlines decision making – saving time and money.”

Throughout the entirety of the project, there will be 30-40 construction professionals providing services, including office personnel and field operations for Janotta & Herner.

According to Guerra, before any construction could happen, the land needed to be prepared for the foundation. This included clearing, correcting various soil conditions, and removal of buried debris. The last parts to

our client prefers,” noted Guerra.

American Excelsior's current 77,000 square foot manufacturing facility is divided into two separate manufacturing operations and has been operating in Norwalk since 1995. One part of the plant is dedicated to fabricating foam products for the company's flexible foam division, which provides foam products used in packaging, furniture, medical, and other industries. The other manufacturing operation produces a variety of products used in the construction industry to help erosion control and sediment runoff products as part of American Excelsior's earth science division.

Over the past year, both divisions have experienced strong growth, which has resulted in the need for additional equipment and space, noted officials. It became apparent that operating out of one building was no longer feasible, so instead of moving the operation to a new location, the decision was made to build another manufacturing plant on land the company already owns in Norwalk.

The new building will be 60,000 square feet and will solely be devoted to the production and fabrication of flexible foams. According to American Excelsior, this will allow the company to use the current 76,882 square foot building to produce and warehouse products for the earth science division.

The company previously announced a series of investments at several of its locations

nationwide last fall. This new construction is further evidence of the company's commitment to the industries it serves and continuous effort to support its 133-year history, noted officials.

“We have experienced strong growth over the past couple of years and we have simply outgrown our current building. We are excited to develop a workable plan to build on the current property, as it prevents us from relocating. Our associates help make the difference in the markets we serve and expanding right here in Norwalk is a win-win for us, our associates, and the local community,” said Poignon. “We recently expanded our wage range for current associates and have begun recruiting to support our growth. We're excited to say American Excelsior in Norwalk is hiring.”

**Asphalt Paving & Concrete
INSTALL, REPAIR, REPLACE
WE DO IT ALL**

Driveways & Parking Lots

- Excavating
- Paving
- Repairs
- Sealing

- Floors
- Loading Docks
- Dumpster Pads
- Parking Lots

Buck Brothers
Asphalt Paving & Maintenance LLC
419-536-SEAL

1991

AREA Title Agency.

Doing it right for 30 years!

419-242-5485

2021

Lathrop

AS WE CONTINUE TO
CELEBRATE IN 2021

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 continue to celebrate this milestone in 2021, 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

GTCF commits to equity and access initiative

The board of trustees of Greater Toledo Community Foundation (GTCF) is providing a funding opportunity for local non-profit organizations as part of its equity and access initiative. According to officials, the Equity & Access Initiative Fund was created to proactively address the concerns raised by communities that are disproportionately impacted by inequity and lack of access in the greater Toledo area.

The foundation seeks proposals that address a variety of areas including advocacy, economic development, employment, and non-profit capacity. Local non-profit organizations, which are located in and providing services for residents of northwest Ohio or southeast Michigan, may apply for funding, and the foundation is especially interested in collaborative proposals that leverage multiple partners' expertise.

The grant application process calls for a Letter of Intent describing the proposed project and details of how it meets the priorities of the fund, and a select group of projects will be invited to submit full proposals for consideration. The GTCF board will approve final funding recommendations and grantees will be notified of their awards in mid-April, 2022.

All non-profit organizations – from small capacity non-profits, grassroots associations, and established non-profits – are

encouraged to apply for funding for new and existing projects that align with the focus of the fund. Through The Center for



"Our hope is that by coming together, we can offer solutions to our community challenges in creative and inclusive ways."

-Keith Burwell, president, Greater Toledo Community Foundation

Nonprofit Resources, GTCF is offering a series of virtual webinars in late June and early July to explain the grant opportunity and how to apply. There will be several small focused group discussions (invitation only) and one open for public registration. The session open to the community will be held on July 7, 2021, 5pm-5:45pm and registration is required.

"Our efforts as they relate to equity and access for marginalized groups in northwest Ohio are being more formalized, and will continue to support the foundation's ongoing mission of creating a better community and achieving sustainable prosperity for all people across our region," stated Keith Burwell, president of Greater Toledo Community Foundation.

"Our hope is that by coming together, we can offer solutions to our community challenges in creative and inclusive ways," said Burwell. "We will continue to hold ourselves accountable to help heal and connect our community. And we will continue to work with others to build a livable, equitable and just community – where everyone feels safe," Keith concluded.

Greater Toledo Community Foundation is a public charitable organization created by citizens of the community to enrich the quality of life for individuals and families in the area. In existence since 1973, the foundation has more than 900 funds with assets of approximately \$377 million. The foundation provides philanthropic services for individuals, families, businesses, and corporations to meet their charitable giving needs.



Joe Bajás

419.214.0033
www.cbscuso.com



John M. Skeldon



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



Member FDIC



Cooperative
Business Services

WHAT CAN CBS DO FOR YOU?

Your local credit union cooperative working to fund commercial loans.

- Loans up to \$10,000,000 +
- No Prepayment Penalties
- Attractive Long Term Interest Rates
- Personalized Service

Your Business Lending Partner SM



BUSINESS PERFORMANCE ADVISOR

6 Benefits of Outsourcing Finance & Accounting



by Dave
Houston, CPA

Today, companies of all sizes are taking advantage of outsourcing their accounting needs. Here are the top 6 benefits:

1. Saving time & money

Compared to hiring, training and maintaining an internal department, outsourcing your accounting and financial work is not only more cost effective, but also solves business capacity issues. Outsourcing can lower your total costs by eliminating expenses related to employee benefits, training, overhead and technology/software costs while redirecting valuable time back to growing your business. On average, it costs approximately \$30,000 per employee per year for these costs on top of base salaries that could be eliminated.

2. Gaining anytime, anywhere access to financial data

Cloud accounting technology will allow you to close your books more quickly and give you real-time reporting. You'll gain visibility into your financial health and be able to access financial

data and records anytime, anywhere.

3. Improving operational efficiency & processes

Outsourcing your day-to-day activities (e.g., billing, payroll and month-end close) will free up valuable time to focus on business goals and growth. Rather than chasing after unpaid invoices or manually cutting checks, you can automate these processes and streamline operations.

4. Accessing expert financial resources

It's challenging to find and retain staff that have the knowledge and expertise on all areas of your accounting function. Additionally, it's hard enough trying to juggle the responsibilities of running a business and managing the staff. Outsourcing to a team of virtual accountants ensures your financial records are accurate and up to date, giving you the confidence to make decisions about the future without a lot of time invested on your part.

5. Reducing fraud risk

Maintaining proper internal controls to protect against fraud, theft and human error is required for any accounting and finance function. The median loss per case of fraud is \$125,000. If you are

leaning on just a few people to fill multiple roles, it puts your business at higher risk. By outsourcing, you can have a clear separation of duties and greater oversight to mitigate these risks.

6. Working with peace of mind

If your financial operations are in order, risks of potential threats are low and visibility into the financial health is readily available. This can put your mind at ease and help you focus on your overall business strategy. Work with a business advisor if you're interested in gaining these benefits yourself.

SPONSORED BY:



419-841-2848
cshco.com

All content provided in this article is for informational purposes only. Matters discussed in this article are subject to change. For up-to-date information on this subject please contact a Clark Schaefer Hackett professional. Clark Schaefer Hackett will not be held responsible for any claim, loss, damage or inconvenience caused as a result of any information within this article.

WE ARE

Software Developers. Supply Chain Specialists. Business Valuation Experts. Engineers. Tax Consultants. Recruiters. Data Scientists. Succession Planners. Payroll Professionals. Leadership Coaches. Auditors. Cybersecurity Defenders. CPAs.

MORE.

Learn more at cshco.com

Area Commercial Banks

Listed Alphabetically

	No. of Local Branches	Year Established	Parent / Holding Company	Total Assets (Regionally) <small>(As of 12.31.20)</small>	Total Loans (Regionally) <small>(As of 12.31.20)</small>	Total Loans (Regionally) <small>(As of 12.31.19)</small>	Top Local Officer
Citizens National Bank, Toledo Office 3130 Executive Pkwy - Toledo	3	1920	Citizens Bancshares	\$945M	\$750M	\$709M	Nelson Shaffer, Toledo Market President
Civista Bank 185 SE Catawba Rd - Port Clinton	1	1884	Civista Bancshares, Inc.	i.n.a.	i.n.a.	\$1.7B	Dennis G. Shaffer, CEO / President
Croghan Colonial Bank 323 Croghan St - Fremont	17*	1888	Croghan Bancshares, Inc.	\$1.0B	\$710.5M	\$637.8M	Shannon M. George, VP, Senior Leader
Farmers & Merchants State Bank 307 N Defiance St - Archbold	20	1897	Farmers & Merchants Bancorp	i.n.a.	i.n.a.	\$1.2B	Lars Eller, President / CEO
Fifth Third Bank 550 N Summit St - Toledo	37	1858	Fifth Third Bancorp	i.n.a.	i.n.a.	i.n.a.	Alex Gerken, Toledo City President
First Merchants Bank 10 Washington St - Monroe	17	1892	First Merchants Corp.	\$751M	\$705M	\$695M	Tom Myers, Regional President
GenoaBank 801 Main St - Genoa	9	1902	GenBanc, Inc.	\$476M	\$331M	\$303M	Martin P. Sutter, Chairman, President / CEO / Chairman
Huntington Bank 519 Madison Ave - Toledo	56	1866	Huntington Bancshares, Inc.	i.n.a.	i.n.a.	i.n.a.	Sharon Speyer, Regional President
KeyBank 300 Madison Ave - Toledo	60	1868	KeyCorp	i.n.a.	i.n.a.	i.n.a.	James A. Hoffman, President
PNC Bank 405 Madison Ave - Toledo	i.n.a.	1845	PNC Financial Services	i.n.a.	i.n.a.	i.n.a.	Bill McDonnell, Regional President
Premier Bank** 5520 Monroe St - Sylvania	38	1889	Premier Financial Corp.	\$3.28B	\$2.1B	\$2.8B	Joel Jerger, EVP, Market President
Signature Bank, N.A. 4607 W Sylvania Ave - Toledo	1	2002	Signature Bancorp Inc.	\$1.23B	\$896M	\$793M	Richard J. Brunner, Chairman & CEO
State Bank 401 Clinton St - Defiance	18	1902	SB Financial Group, Inc.	\$1.3B	\$872.7M	\$825.5M	Zac Isaac, Senior VP, Regional Exe.
Sutton Bank 1 South Main St - Attica	9*	1878	Sutton Bancshares, Inc.	\$1.18B	\$309M	\$285M	Thomas Showman, President
The Old Fort Banking Company 33 E Market St - Tiffin	10	1916	Gillmor Financial Services, Inc.	\$715M	\$467M	\$362M	Michael C. Spragg, President & CEO
The Sherwood State Bank 105 N Harrison St - Sherwood	5†	1945	Sherwood Bancorporation	\$80.2M	\$53.4M	\$52.4M	Mickey C. Schwarzzbek, President / CEO
The Union Bank Company 105 Progressive Dr - Columbus Grove	14	1904	United Bancshares, Inc.	\$978M	\$634M	\$576M	Paul Walker, VP Commercial Banker
U.S. Bank, N.A. 730 W Market St - Tiffin	12	1863	U.S. Bancorp	i.n.a.	i.n.a.	i.n.a.	David A. Shelton, VP Business Banking Division
Waterford Bank, N.A. 3900 N McCord Rd - Toledo	4	2007	Waterford Bancorp, Inc.	\$1.3B	\$969M	\$632M	Michael R. Miller, Chairman & CEO

Published 07-21; List includes organizations that responded by deadline; i.n.a. = information not available; * = 1 Limited Service & 1 LPO; ** = Formerly First Federal Bank; † = 4 branches and 1 operations center

Welltower closes on \$4.7B unsecured credit facility

Welltower Inc. has closed an approximate \$4.0 billion unsecured revolving line of credit (Revolving Facility), which will replace the company's existing line of credit of approximately \$3.0 billion. The Revolving Facility was supported by 31 incumbent and new financial institutions and was heavily oversubscribed, noted officials. The company has two existing facilities (Term Facilities), which will remain outstanding; a \$500 million term loan and a Canadian (CAD) 250 million term loan (\$206.6 million at exchange rates as of June 2, 2021).

The Revolving Facility is comprised of a \$1.0 billion tranche that matures on June 4, 2023 and a \$3.0 billion tranche that matures on June 4, 2025. Both tranches may be extended for two successive terms of six months at the company's option. The Term Facilities mature on July 19, 2023. Based on Welltower's current credit ratings, the loans under the Revolving Facility bear interest at LIBOR plus 77.5 basis points, which represents



Welltower Inc.'s headquarters located in Toledo

a five basis point improvement from pricing under the company's previous unsecured revolving line of credit. In addition, the Revolving Facility permits a reduction in the interest rate upon meeting certain reductions in greenhouse gas emissions. The Revolving Facility carries an annual facility fee of 15 basis points.

Welltower has an ability to upsize the Revolving Facility and the USD term loan by up to an additional \$1.25 billion, in the aggregate, and the CAD term loan by up to an additional

CAD 250 million, noted officials. The closing of the Revolving Facility increases the company's total available credit, assuming all incremental facilities are funded, to over \$6 billion in aggregate. The company is permitted to borrow up to \$1.0 billion of the Revolving Facility in alternate currencies.

"This announcement demonstrates our continued focus on driving shareholder returns through a strong balance sheet and liquidity profile. This transaction also highlights the extraordinary support of our capital

partners and we appreciate the significant commitment offered by the 31 participating financial institutions," said Tim McHugh, Welltower's chief financial officer. "The expanded capacity and new extended term enhance our financial flexibility and exemplify Welltower's exceptional access to capital and balance sheet strength."

According to officials, BofA Securities, Inc., JPMorgan Chase Bank, N.A., KeyBank Capital Markets Inc., and Wells Fargo Securities LLC were the US joint lead arrangers and BofA Securities, Inc., JPMorgan Chase Bank, N.A., KeyBank Capital Markets Inc. and RBC Capital Markets were the Canadian joint lead arrangers. KeyBank National Association is the administrative agent. BofA Securities, Inc. and JPMorgan Chase Bank, N.A. were the joint book runners and Bank of America, N.A. and JPMorgan Chase Bank, N.A. were the co-syndication agents. Credit Agricole Corporate and Investment Bank was the sustainability structuring agent.

Financing support set to lower operating costs

Leafy Oaks Campground located in Clyde recently obtained financing and additional financial service support from Citizens National Bank.

Joan and Randy Faneuff became the family owners of the Leafy Oaks Campground over 18 years ago; a long-term campground originally named Camp Seneca in the 1960s. A long enough time for children to return as adults with children of their own who will share more laughs, develop more friendships, and create more memories, according to the Faneuffs.

Located in Clyde, Ohio (about an hour east of Toledo), Leafy Oaks Campground offers overnight, weekly, monthly and seasonal camping. The campground is comprised of 60 scenic and 24 wooded acres with a swimming pond and fishing lake, and offers many amenities such as RV sites with full or partial hookups, outdoor recreation facilities, premium tent sites, fishing lake, camp store, playground, shelter houses, swimming pond, rental cabins, wooded hiking trails, laundry facilities, and more.

With scheduled activities every weekend, there is always something fun happening which makes Leafy Oaks Campground so family friendly, according to the Faneuffs. Whether it's Father Day Weekend, Independence Weekend, Christmas in July, fishing tournaments, beach parties, Mad Science Weekend, or live music, there is definitely a great time and fun waiting on the campground. The business can be contacted for reservations online at www.leafyoaks.com or via phone at 419-639-2887.

FINANCING

Nelson Shaffer and Dan Saad of Citizens National Bank (CNB) were recently able to save the campground a significant amount of money by reducing the interest rate on the campground loan and reducing its merchant services expenses, according to the bank. Furthermore, CNB was

able to secure additional financing for the construction of a replacement bridge that leads into the campground. The Faneuffs shared that they are looking forward to working with Shaffer and Saad at Citizens National Bank for future financial support.

CNB shared additional information about some of the financial service support that the bank provides. The bank is able to offer point of sale (POS) terminals, as well as mobile credit card processing solutions, and many more specialty card options for various business types, according to Saad.

"As an approved administrator of SBA loan programs, we offer a variety of options through the SBA allowing qualified businesses to obtain financing using SBA 7(a) and SBA 504 loans," stated Saad. In addition, "...as an alternative to purchasing equipment, CNB can assist businesses with equipment lease financing options to get them the equipment they need to maximize sales and manage costs," explained Saad.

CNB's legal lending limit is \$16 million, however, for larger loans, they may be financed through participation arrangements with other banks.



Nelson Shaffer and Dan Saad, Citizens National Bank (back) and Joan and Randy Faneuff, Leafy Oaks Campground (front)

CNB Makes Banking Easy.

Free Business Checking
for Small Business Financial Management.

Learn more online at www.cnbohio.com

Nelson Shaffer Sean Finn Daniel Saad

Only Located in Toledo at
3130 Executive Pky
419-720-0009

MEMBER FDIC | Equal Housing Lender

Sponsored By:



TOLEDO | LUCAS COUNTY
PORT AUTHORITY

419-243-8251
toledoport.org



800-262-4663
cnbohio.com

Finance Options of \$500 to \$50 Million
to Help Your Growing Business.
Give Us A Call To See How We Can Help You.

More Than \$2 Billion Invested

Over 600 Economic Development Projects

Helped Create and Retain Over 19,000 Jobs

INNOVATIVE BUSINESS FINANCING

TOLEDO | LUCAS COUNTY
PORT AUTHORITY

► MORE THAN A Port

toledoport.org

Toledo Edison implementing \$67M project

Additional investment being placed in technology modernization and tree trimming

FirstEnergy and its Toledo Edison subsidiary are implementing its \$67 million expansion project aimed at supporting industrial and other customers in northwest Ohio. The project has a special focus on supporting the increased electricity needs of North Star BlueScope Steel for its \$700 million expansion project at its steel mill in Delta.

Lauren Siburkis, a spokesperson for Toledo Edison shared an overview of the expansion project. "Toledo Edison recently invested nearly \$2.5 million in equipment upgrades to the substation that delivers electricity to North Star BlueScope Steel. The upgrades include installation of two mega voltage capacitor banks that will help ensure a constant, safe flow of high voltage electricity into the facility, especially during periods of high demand.

"The company (Toledo Edison) also is in the planning stage of a \$67 million proposed project to construct a new transmission substation and high-voltage power line to support the future energy demands of the area's rapidly expanding manufacturing industry. The proposal includes constructing an 8.5-mile, high voltage power line to connect the new substation to an existing 345 kilovolt (kV) line located nearby. Such ties offer a backup power feed that will help keep the lights on for customers if wires or equipment on their regular line are damaged or need to be taken out of service.

"FirstEnergy and Toledo Edison continue to play a key role in the region's development

by working to ensure the local power grid is ready to support the demands of other energy-intensive customers in the region, like Metal X and Nature Fresh Farms."

Construction of the new 8.5-mile line that will connect the existing Dowling line to the new substation will be rated at 345kv. It will



share tower and other structures with the existing Delta-Wauseon 138kv line and the Delta-Fulton 138kv line.

The full project will be completed by June 1, 2024.

Technology modernization

Toledo Edison is also installing technology to modernize its electric system in northwest Ohio to help prevent power outages and provide more flexibility in restoring power faster. The work is part of a grid modernization plan and includes installation of new, automated equipment and technology in substations and

along power lines serving more than 40,000 customers in parts of Toledo, Maumee, Holland, and nearby areas.

"While we cannot eliminate the possibility of outages occurring due to reasons out of our control, like severe weather, we can take steps to minimize the length and impact of ser-

vice interruptions when they do occur," said Rich Sweeney, regional president of Toledo Edison. "The work we're doing across Toledo will provide new technology and backup power lines for many customers, reducing many power interruptions to just a brief or momentary outage."

According to the company, utility personnel are upgrading electrical equipment in two Lucas County substations, as well as modernizing the power lines from those facilities that deliver electric service to customers. Hundreds of homes and businesses in the area are expected

to benefit from the installation of more than 60 new automated reclosing devices in the substations and along the power lines that will help limit the frequency, duration, and scope of service interruptions.

These electrical devices work like a circuit breaker in a home that shuts off power when trouble occurs, with the added benefit of automatically reenergizing a substation or power line within seconds for certain types of outages to keep power safely flowing to customers. This technology is safer and more efficient because it often allows utility personnel to automatically restore service to customers rather than sending a crew to investigate, noted officials.

If the device senses a more serious issue, like a fallen tree on electrical equipment, it will isolate the outage to that area and limit the total number of affected customers, noted the company. The device's smart technology will quickly pinpoint the location of the fault and help utility personnel better understand the cause of the outage to help speed restoration.

Tree trimming

Toledo Edison is also conducting tree trimming and other vegetation management work in communities across its northwest Ohio service area to help enhance service reliability for customers. This year's \$7.7 million tree-trimming program along 1,550 miles of power (...continued on page 20)

Commercial Lending

You want a Commercial Loan.
We want to give it to you.

Why get the runaround when there's a community bank that understands that you have your own business to run?

At GenoaBank, we're ready to help meet your business' banking needs. We make decisions *locally*, without the multilayer approval process of large banks, so you don't have to put progress on hold.

We offer a number of different loan products specifically designed to meet the needs of your business. Whether you need equipment financing for machinery, working capital to help you with day-to-day operations or a loan for capital expenditures to enhance the long-term viability of your company, you can be assured that your credit needs will receive prompt, personal attention from our experienced staff.

Stop in or call today and experience the personalized customer service you can only get from our local community bank.

GENOABANK

Proudly Serving Northwest Ohio Since 1902 >>

ELMORE | GENOA | MAUMEE | MILLBURY | OREGON | PERRYSBURG
ROSSFORD | PORT CLINTON / CATAWBA | SYLVANIA | DOWNTOWN TOLEDO

Call us at 1-800-592-2828 or visit
www.genoabank.com



2021 SPRINTER CARGO VANS



COPPUS
SINCE 1927



Call Chris Hammond or Rod Cramer

419-447-8131

2190 W Market St, Tiffin, OH

CoppusMercedes.com

Insights from banking industry leader

In late May, *Toledo Business Journal* interviewed Greg Carmichael, chairman, president and chief executive officer, Fifth Third Bancorp to obtain insight into a large financial institution with a focus on the corporation's financial position and plans going forward.

1. Fifth Third and other financial institutions in our area, along with the Small Business Administration (SBA), have played a critical role in supporting small businesses in northwest Ohio and southeast Michigan during the past year. Can you discuss the bank's plans for providing products and services to small business clients in our region in 2021 and beyond?

Small businesses are the bedrock of our economy, and Fifth Third Bank has been at the heart of helping small businesses, serving our customers and assisting our communities.

Since the start of the pandemic, Fifth Third has funded a total of \$7.3 billion in loans under the Small Business Administration's Paycheck Protection Program (PPP). This includes over 64,000 loans, supporting 830,000 jobs – 96% of them at companies with 50 employees or fewer. 87% of the Fifth Third loans were under \$150,000, and 25% were in LMI (low to moderate income) tracts.

Moving forward, we are investing in our capabilities to serve even more small businesses. We are committed to offering best-in-class services and equipping business owners with the information and access they need to help them successfully compete and secure business growth opportunities in the marketplace.

2. There have been significant advances in information and digital technology in the past several years in the banking industry. With your background and leadership experience in information technology, can you discuss major initiatives Fifth Third is undertaking in this area?

Fifth Third has transformed over the past several years, and is recognized as one of the most innovative banks in the country.

Fifth Third has focused on improving the customer experience, combining first-class service and offerings underpinned by our One Bank approach to banking, strong locations, and the convenience of a full suite of digital capabilities; as a result, we have generated household growth that is five times the



Greg Carmichael, chairman, president, and CEO of Fifth Third Bancorp

US average over a five-year period.

The Bank has also adopted a comprehensive Buy-Partner-Build approach to innovation, and continues to bring to commercial, retail, and wealth and asset management clients innovative products and services. Many of these are digitally enabled, including our most recent launch of Momentum Banking, which combines fintech features with the Bank's local retail presence.

Our digital transformation is ongoing. It's a permanent change to how we work, how we interact with customers, and how we think about the future of the bank – with the intention to provide our customers with a full banking experience online and make banking easy, safe, and secure for them.

We also have digital solutions for commercial clients, including enhancing our treasury management capabilities (managed payable and receivables).

3. In early March of this year, the Consumer Financial Protection Bureau (CFPB) filed a lawsuit against Fifth Third Bancorp for allegedly opening bank and credit card accounts without customer's knowledge and engaging in other aggressive sales tactics. Can you share what Fifth Third has done to investigate and also address these charges that stem from alleged activities about a decade ago?

We put our customers first and that is reflected in how we do business. We take any allegations very seriously and thoroughly investigate them. We cannot comment further on the pending litigation.

4. Prior to the pandemic, Fifth Third had an aggressive plan for branch expansions, closings in selected markets, and possible modifications to new facility design in the next several years. Can you

discuss changes to this plan as a result of impacts by COVID?

We have not changed our approach to our branch network, which remains a strategic focus. The cadence of some of our branch openings has fluctuated a few weeks or months as construction has been impacted by the pandemic, too.

We continue to believe a strong retail presence is critical to generating and maintaining primary customer relationships. We continue to assess the optimal density of our legacy footprint in order to best serve customers, while at the same time benefiting from the diversification and faster demographic trends in our high-growth Southeast markets.

Over the past few years, we have opened over 50 new "Next Gen" banking centers that blend digital and physical features. The centers are approximately 40% smaller than legacy branches, highly automated and digitized, and more interactive.

5. Fifth Third has an ambitious sustainability objective. Can you discuss efforts in this area, including the bank's use of renewable solar power for this purpose?

Environment, social, and governance (ESG) is indeed a key focus area for the bank. We have been recognized for our leadership with several external awards including Ethisphere's 2021 World's Most Ethical Companies, just one of five banks globally.

In order to be more transparent, we published our inaugural ESG report in 2020. We recently joined the Partnership for Carbon

Accounting Financials and CERES Company Network, among Fifth Third's latest steps in accelerating our transition to a sustainable future.

Fifth Third achieved carbon neutrality for our operations in 2020, after having been the first Fortune 500 Company to commit to 100% renewable energy with a single solar project in 2019.

The bank also established six bold goals for environmental sustainability, including a new \$8 billion sustainable finance goal by 2025 – \$5.4 billion of which already has been achieved.

Surveying & Construction
Positioning Solutions

Regional Office

3637 Briarfield Blvd. | Maumee, OH 43537
419-243-7271 | PLI@laserinst.com

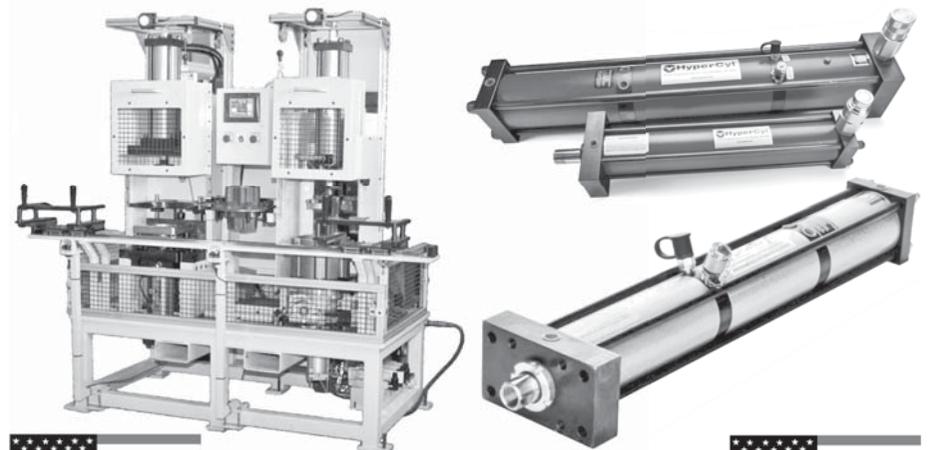


Precision Laser
& Instrument, Inc.
www.laserinst.com

HyperCyl®
By Aries Engineering Company, Inc.

From 1/2 ton to 200 tons, with
no hydraulic power unit.

Hydra-pneumatic and servo actuators,
presses, and assembly systems



734-529-8855

www.hypercyl.com

Email: Sales@Hypercyl.com
Aries Engineering Company
130 Aries Dr. Dundee, MI

CARR

**CARR is a Leading National
Tenant/Buyer Real Estate
Brokerage Service
Representing Medical
Professionals.**

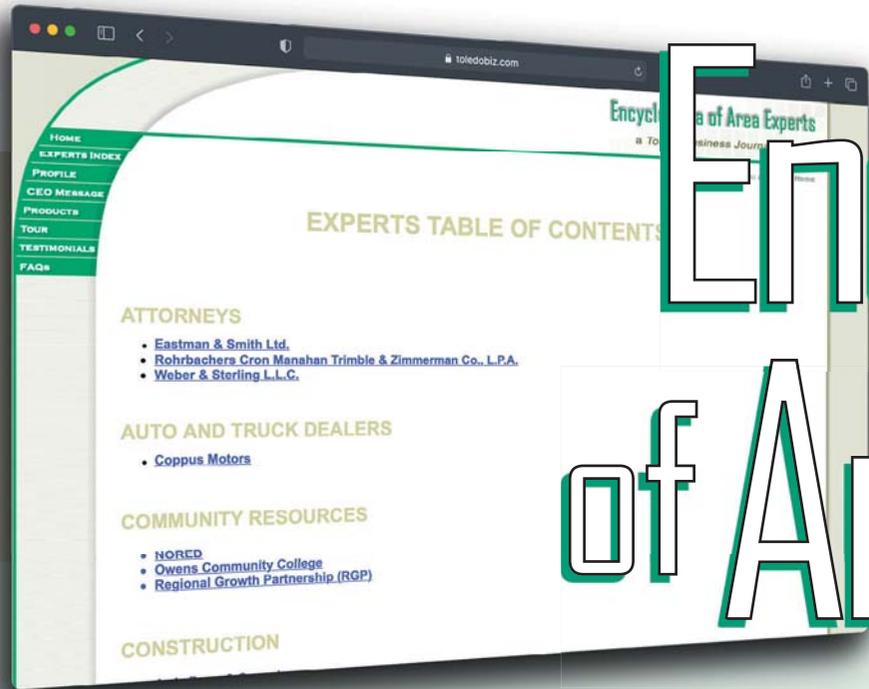


MIKE FISHER
AGENT

419.343.4828
mike.fisher@carr.us

800.651.7284
carr.us

Maximize Your Profitability Through Real Estate®



Encyclopedia of Area Experts

ATTORNEYS

- Eastman & Smith Ltd.
- Rohrbachers Cron Manahan Trimble & Zimmerman Co., L.P.A.
- Weber & Sterling L.L.C.

AUTO AND TRUCK DEALERS

- Coppus Motors

COMMUNITY RESOURCES

- NORED
- Owens Community College
- Regional Growth Partnership (RGP)

CONSTRUCTION

- A.A. Boos & Sons, Inc.
- Buck Brothers Asphalt Paving & Concrete
- Civil & Environmental Consultants
- IPS
- Lathrop
- Mosser Construction, Inc.
- Quality Overhead Door
- RMF Nooter
- Rudolph Libbe Group

FINANCIAL – ACCOUNTING

- Clark Schaefer Hackett
- Gilmore Jason Mahler, Ltd.

FINANCIAL – LENDING

- Cooperative Business Services, LLC
- Citizens National Bank
- Croghan Colonial Bank
- Directions Credit Union
- Farmers and Merchants State Bank
- Fifth Third Bank
- PNC Bank
- Toledo-Lucas County Port Authority

INDUSTRIAL

- Architectural & Industrial Metal Finishing Company
- Aries Engineering- Hypercyl.com
- Axis Engineering
- Bohl
- Forklift of Toledo
- Interlink Technologies
- IPS
- Matrix Technologies
- Miami Industrial Trucks
- S.A. Comunale
- Service Spring Corporation
- Taylor Material Handling & Conveyor
- Towlift
- T&S Tool & Supply Co Inc.
- Wilson Barrett

INFORMATION TECHNOLOGY

- Amplex Internet
- Buckeye Broadband
- Interlink Technologies

INSURANCE & EMPLOYEE BENEFITS

- The Ashley Group
- First Insurance Group
- SDC- Superior Dental Care

LEADERSHIP, COACHING & STRATEGY

- Vistage – Strategy Execution Advisors

MARKETING & SALES

- Toledo Business Journal

MEETINGS & BANQUETS

- Sauder Village

PHILANTHROPY

- Greater Toledo Community Foundation

REAL ESTATE

- A.A. Green Realty, Inc.
- DiSalle Real Estate
- Miller Diversified Realty
- NAI Harmon Group

SECURITY

- Continental Secret Service Bureau

SENIOR LIVING COMMUNITIES

- Genacross Lutheran Service

TITLE COMPANIES

- AREA Title Agency
- Chicago Title
- Louisville Title
- Midland Title

WEALTH MANAGEMENT

- Bollin Wealth Management
- Croghan Trusts and Investment Services
- Premier Bank Wealth Management

Find these companies online at

Toledobiz.com

call 419.865.0972 for more info

Love's

...Continued from page 1

According to Welch, planning for the facility started in late 2018 and the project began construction in August 2020 and finished in December. The facility includes an Arby's restaurant, a convenience store, and a truck vehicle service garage with tire sales. It also provides fueling for both semi-trucks and passenger vehicles.

Love's Travel Shops is open 24 hours, seven days a week, and the project created 50 new jobs for the City of Napoleon.

"With the addition of Love's, Napoleon has become a hub for over-the-road truck drivers and is a convenient stopping point. Napoleon owns and operates its own electric, water, and sewer utilities, so the addition of Love's is a welcome addition that helps drive more utility usage," said Welch.

The project received a \$500,000 community development block grant (CDBG) for infrastructure improvements. There was an approximate total of \$2 million in roadway and infrastructure improvements and the facility construction and site preparation was an investment of approximately \$8.5 million by Love's, noted Welch.

"There are over 300 acres of land available for development in Napoleon, most of which is zoned for industrial use, and some for commercial use. The City of Napoleon used this project and other projects that have been developed in this area as an opportunity to leverage additional funds for more infrastructure improvements," said Welch.



The Love's Travel Shops facility located in Napoleon

Welch went on to explain that in December 2020, the Napoleon City Council passed an ordinance establishing a 30-year rolling tax increment financing (TIF) district. The TIF district funds will be used to fund the reconstruction of the roadways in this area to accommodate the increased truck traffic.

"The original roads were built as County roads before the properties in this area annexed into the City and were not built for this type of traffic. The City is in the process of applying for an Ohio Department of Transportation (ODOT) State Infrastructure Bank (SIB) loan to fund the project and the TIF funds will be used to pay back the loan amount. City officials are hopeful that the SIB loan can be paid off sooner than the 20-year term of the loan. The City was also able to secure funding in partnership with the MVPO. \$250,000 was received from 629 funds, \$200,000 from the TIF, and \$150,000 from ODOT Jobs and Commerce," said Welch.

Other projects that have been developed in this area since 2018 include the development of

a 200,000 square foot manufacturing facility for JAC Products, a Tier 1 auto supplier. This project was completed in late 2018 and was at

full capacity by the end of 2019, which created nearly 400 manufacturing jobs. Another project was the development of nearly 70,000 square feet of industrial space for C&C Fabrication, an operation that employs approximately 20. C&C fabricates truck beds for commercial construction materials delivery vehicles.

Also, the construction of Paul Martin & Sons was completed in 2020. This long-time Henry County business outgrew its previous location in Gerald, and moved to the site adjacent to the Love's Travel Stop. Paul Martin & Sons is a farm implement dealership, and the expansion has helped give this business great visibility from US-24. Other projects in the pipeline for this area include the development of a crematory and other industrial expansions for existing businesses, noted Welch.



Building relationships project after project.

Since 1946

A.A. Boos & Sons, Inc.

General Contractor
Industrial · Commercial

2015 Pickle Road | Oregon, Ohio 43616
p. 419.691.2329 | f. 419.691.2057
www.aaboos.com

NOOTER

INTEGRATED MULTI-CRAFT CONTRACTORS

RMF Nooter is now Nooter Toledo.
We provide Mechanical & Electrical contracting services to the region.

- > Design / Build
- > Machinery Moving & Setting
- > Rotating Equipment
- > Rigging & Heavy Lifting
- > Pressure Vessels, Boilers, Tanks
- > Piping & Plumbing
- > Electrical
- > Welding & Fabrication
- > Structural Steel
- > Material Handling Systems

Mary Gregory
419-512-0056

Traci Hernandez
419-574-2085



TOLEDO

NOOTER.COM



IAM CEC.

Fernando Camargo, P.E.
Project Manager, Employee-Owner

"Any challenge a property might present—civil or environmental—we have the people to solve it. I joined CEC Toledo because the organization is filled with people who care about the work we do. It's never about doing the task and going home. To me, that's what 'owning it' is all about."

We Own It.™ Find out how at cecinc.com/Toledo.



Civil & Environmental Consultants, Inc.

CEC | Toledo | Celebrating 10 years of client-first service.
4841 Monroe Street | Toledo, OH | 419.724.5281

Nationwide response needed for housing supply crisis

Decades of underinvestment and underbuilding have created a shortage of housing in America that is more dire than previously expected and will require a concerted, long-term nationwide commitment to overcome, according to a new report released by the National Association of REALTORS® (NAR) and authored by the Rosen Consulting Group.

Housing is Critical Infrastructure: Social and Economic Benefits of Building More Housing outlines causes and offers numerous potential solutions for both federal and local-level policymakers to consider, but warns that immediate action must be taken across all levels of government, no matter the approach.

“The state of America’s housing stock... is dire, with a chronic shortage of affordable and available homes [needed to support] the nation’s population,” the report asserts. “A severe lack of new construction and prolonged underinvestment [have led] to an acute shortage of available housing... to the detriment of the health of the public and the economy. The scale of underbuilding and the existing demand-supply gap is enormous... and will require a major national commitment to build

more housing of all types.”

Growth in America’s housing inventory has slowed significantly since the turn of the century, particularly over the past decade. This trend affects every region of the country,



creating what the NAR report calls an “underbuilding gap” of 5.5 to 6.8 million housing units since 2001.

“There is a strong desire for homeownership across this country, but the lack of supply is preventing too many Americans from

achieving that dream,” said Lawrence Yun, NAR’s chief economist. “It’s clear from the findings of this report and from the conditions we’ve observed in the market over the past few years that we’ll need to do something

construction an integral part of a national infrastructure strategy.

“A number of factors from the past 20 years are responsible for the massive housing investment gap we see in America today, but what’s important now is that we find solutions that will get us out of this crisis and provide more stability in future markets,” said NAR president Charlie Oppler, who noted adequate increases in housing construction this decade would add an estimated 2.8 million American jobs and \$50 billion in new, nationwide tax revenue. “Additional public funding and policy incentives for construction will very clearly provide huge benefits to our nation’s economy, and our work to close this gap will be particularly impactful for lower-income households, households of color and Millennials.”

This news comes on the heels of a separate report unveiled by NAR earlier this year. *State and Local Policy Strategies to Advance Housing Affordability* recommended that lawmakers pursue solutions through financial policy measures, policies aimed at increasing the supply of housing, and zoning and permitting policy reform.

Toledo Edison

...Continued from page 16

lines will help keep power flowing to customers around the clock by preventing tree-related outages, such as those that can occur during the spring and summer storm season.

Since the beginning of the year, tree contractors have trimmed trees along nearly 450 miles of electric lines across the greater Toledo area. The company’s program remains on track

to complete an additional 1,100 miles of tree-trimming work by the end of the year.

The tree trimming is done on a four-year cycle. The program includes inspecting vegetation near the lines to ensure the trees are pruned in a manner that helps preserve the health of the tree, while also maintaining safety near electric facilities. Trees that present a danger

or are diseased may be removed.

“Trees are a leading cause of power outages, and we complete proactive tree-trimming work each year to prevent tree-related outages during severe weather,” advised Sweeney, “This work undoubtedly helps minimize the impact of weather-related outages to keep the power flowing safely and reliably to customers.”



Serving Our Community and the Real Estate Industry

HOT SUMMER MARKET UNDERSCORES THE CRITICAL ROLE OF REALTORS®



Message from
Joan Rauh,
President,
Northwest Ohio
REALTORS®

As inventory continues to wane and prices remain at record levels, the value of a Realtor® has never been more important in the home buying process.

Consumers may question the importance of working with a Realtor® when pursuing their dream of homeownership, but not all real estate agents are Realtors® — real estate agents are not held to the same standards required by national, state and local associations like Realtors® are.

When buying a home or commercial property — especially in this market — here are just a few ways that Realtors® set their clients up for success.

Realtors® act as an expert guide. Buying a home typically requires a variety of forms, reports, disclosures, and other legal and financial documents — a knowledgeable agent will know what’s required in their client’s market, helping them avoid delays and costly mistakes.

Realtors® also offer objective information and opinions. Agents are a great source when questions come up about local amenities, utilities, zoning rules, contractors, and more.

With their vast network of resources, Realtors® give their clients expanded search power. Using a cooperative system called the multiple listing service, agents help evaluate all active listings that meet their client’s criteria, alert them to list-

ings soon to come on the market and provide data on recent sales.

Realtors® are sure to stand in their clients’ corner during negotiations. There are many factors up for discussion in any real estate transaction — from price, to repairs to possession date. A real estate professional will be able to look at the transaction from a client’s perspective, helping negotiate a purchase agreement that allows them to do due diligence before the client is bound to the purchase.

Realtors® ensure an up-to-date experience. Most people buy only a few homes in a lifetime, usually with quite a few years between purchases. Real estate practitioners may handle hundreds or thousands of transactions over the course of their

career, thus guaranteeing their knowledge stays current.

Perhaps the most important aspect of working with a Realtor® is their duty to provide fair and ethical treatment. When interviewing agents, clients should ask if the agent is a Realtor®, a member of the National Association of REALTORS®. Every member must adhere to the Realtor® Code of Ethics, which is based on professionalism, serving the interests of clients and protecting the public.

For more information about the Northwest Ohio housing market or to learn more about working with a Realtor®, please contact the NOR office at 419.535.3222.

VISIT YOUR NORTHWEST OHIO REALTORS®

nworealtors.com



SPONSORED BY:



glasscityfcu.com
419-887-1000



CHICAGO TITLE
NORTHWEST OHIO

chicagotitletoledo.com
419-241-8195

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

INDUSTRIAL / BUSINESS SPACE FOR SALE



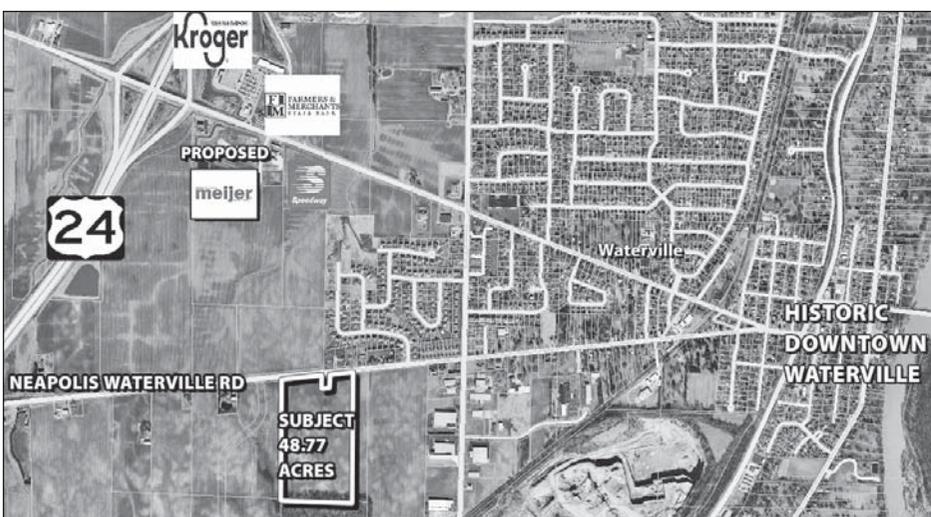
OVER 17,500 SQUARE FEET OF FLEXIBLE SPACE. 6 units in South Toledo off S. Byrne Rd. Ceilings up to 15 ft. w/ overhead doors. Relocate your business and collect some monthly cash flow.
Contact Dan DiSalle 419-261-4010 or dandisalle@disallerealestate.com

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

JULY 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

REDUCED!! ANTHONY WAYNE TRAIL CORNER LOT, MAUMEE, OH AT MICHIGAN AVE.
 225x127. Asking \$94,500.
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!

NAI Harmon Group

COMMERCIAL REAL ESTATE SERVICES, WORLDWIDE



We are excited to share that Ed Harmon, Company Founder, has been recognized as a finalist for Entrepreneur of the Year in Michigan and Northwest Ohio! This award recognizes entrepreneurs who have changed their industry and led innovation while lifting up their employees and communities. "It's an honor to be considered for such a prestigious business award," said Ed. We look forward to cheering him on when the winner is announced on August 5!

naiharmon.com

4427 Talmadge Rd. Suite A
Toledo, OH 43623
(419) 960-4410

PROPERTY
MANAGEMENT

COMMERCIAL
REAL ESTATE

LAND
DEVELOPMENT

First Solar

...Continued from page 6

will leverage our advantaged position at the intersection of efficiency, energy yield, optimized form factor, and cost competitiveness, while leading our manufacturing fleet in delivering the highest efficiency and wattage, and the lowest cost per watt."

"A global leader in solar technology, First Solar has deep roots in the Toledo / northwest Ohio region. We are proud of the company's existing presence and long-term commitment to this area. We look forward to supporting First Solar's expansion plans in bringing new, high-tech jobs to the rapidly evolving clean energy industry as the company continues to grow its Northwest Ohio footprint," said the Regional Growth Partnership (RGP).

According to officials, the facility will be one of the most advanced of its kind in the solar industry, allowing First Solar to produce an anticipated average of one module roughly every 2.75 seconds across its three-factory Ohio footprint once it achieves its full production capacity. The facility will combine highly skilled workers with Industry 4.0 architecture, machine-to-machine communication, artificial intelligence (AI), and Internet of Things (IoT) connectivity to produce a higher degree of automation, precision, and continuous improvement.

"While designing and building this factory of the future we're challenging ourselves to focus on the continuous improvement of our throughput, quality, and safety through automation without losing sight of our greatest strength – our people," said

Mike Koralewski, chief manufacturing operations officer, First Solar. "We see this as an opportunity for our associates to upskill, learn new technologies, continue to grow, and develop themselves as our factories and products continually evolve."

Meanwhile, Widmar noted that First Solar continues to evaluate opportunities to further expand its global manufacturing footprint and said, "Looking forward, strong demand for Series 6, a compelling technology roadmap, a strong balance sheet, and a largely fixed operating expense cost structure, are each catalysts as we evaluate the potential for future capacity expansion. While we have made no such decisions at this time, we are continuing to evaluate the potential for further domestic and international expansion."

According to First Solar, its advanced thin film PV modules, designed and developed at its R&D centers in California and Ohio, set industry benchmarks for quality, durability, reliability, design, and environmental performance. Each module features a layer of Cadmium Telluride (CdTe) semiconductor that is only 3% the thickness of a human hair and the company continues to optimize the amount of semiconductor material used by enhancing its vapor deposition process. First Solar also operates an advanced recycling program that recovers more than 90% of CdTe for use in new modules. In addition to its Ohio manufacturing facilities, First Solar also operates factories in Vietnam and Malaysia.

Introducing the Kuhlman Direct Online Store!

www.shop.kuhlman-corp.com

- Over 2,600 products in six categories
- In-depth product information
- Personalized lists of favorites and projects, plus saved shopping carts
- Pickup at Kuhlman stores in Toledo and Akron, or delivery by UPS, Kuhlman Truck or LTL Freight
- Payment by credit card or on Kuhlman Account

https://shop.kuhlman-corp.com

Quality, Service, Expertise and Integrity in Construction Products Since 1901

MY ACCOUNT | LOG OUT

8-5 EST LIVE CHAT

My Account My Lists My Saved Carts Customer Support Checkout

Search by Keyword, Kuhlman Item # or Product Name

OUR BRANDS OUR LOCATIONS Need help? Call 800-669-3309 or email us.

MY CART (0)

BRICK, STONE & HARDSCAPES CONSTRUCTION SUPPLIES DECORATIVE CONCRETE SURFACE PREP EQUIPMENT CONCRETE FORMING TOOLS & ACCESSORIES

Kuhlman Product Lines

Brick, Stone & Hardscapes

- Brick
- Concrete Block
- Stone & Hardscapes

Construction Supplies

- Adhesives, Caulks & Sealants
- Concrete Block
- Concrete, Mortar & Aggregates
- Insulation
- Reinforcements
- Site Preparation
- Surface Treatment & Repair

Decorative Concrete

Brick, Stone & Hardscapes

Construction Supplies



Do More With Mosser.

- ✓ Full-Service Construction Company
- ✓ Capital Improvements Budgeting
- ✓ Site Optimization Support
- ✓ Metal Building Experts
- ✓ Experienced Self-Performing Workforce
- ✓ 100% Employee Owned

Follow us
mosserconstruction.com

UNDER CONSTRUCTION

A LOOK AT CONSTRUCTION PROJECTS IN OUR REGION



Buckeye State Bank

The Delventhal Company is serving as general contractor on Buckeye State Bank's new state-of-the-art, 9,200 square foot branch on Eckel Junction Road in Perrysburg, which will replace its existing Maumee branch.

To prepare for the move, the bank will close the Maumee branch later this month and move into a temporary space at Levis Commons in early August.

Completion is scheduled for December.

For information on submitting your company's major projects to Under Construction, email ahintz@toledobiz.com.

Deadline is the 10th of the month preceding publication.

All projects received by deadline will be considered.

Toledo Public Schools

Technicon Design Group, Inc. (TDG) is providing services on a health clinic at Waite High School for Toledo Public Schools (TPS).

Village of Oak Harbor

BEC Associates in Port Clinton is providing services on the Benton and Railroad Streets Waterline Project for the Village of Oak Harbor. The project, scheduled for completion this fall, involves the construction of 1,081 lineal feet of waterline, two fire hydrants, and related work.

Wood County

Thomas Porter Architects is providing services on the construction of a new children's residential respite home for Wood County.

St. John the Evangelist Catholic Church

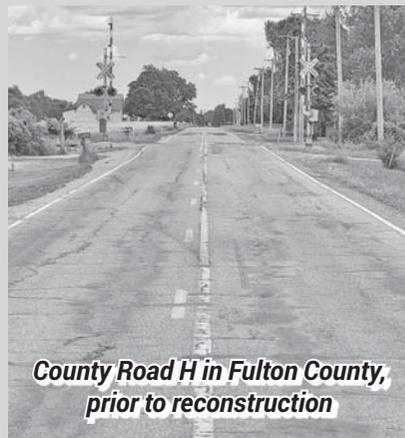
RCM Architects in Findlay is providing services on renovations to St. John the Evangelist Catholic Church in Defiance.

Clay Township

Form & Function Architects, Inc. in Oregon is providing services on a new 6,240 square foot pole barn for Clay Township in Ottawa County.

Toledo-Lucas County Port Authority

The Mannik & Smith Group, Inc. (MSG) is providing services on the expansion of a parking lot at Dana Corporation's Toledo Driveline in the Overland Industrial Park for the Toledo-Lucas County Port Authority (TLCPA).



County Road H in Fulton County, prior to reconstruction

Fulton County

DGL Consulting Engineers, LLC is providing engineering services – including survey, design, and preparation of construction plans – for the widening and reconstruction of County Road H for Fulton County. Vernon Nagel, Inc. is providing construction services on the \$1.2 million project, which is designed to accommodate heavy steel traffic from a new industrial site. Additional work included an at-grade railroad crossing with the Ohio and Indiana Railroad. Completion of the project, which was on a fast track schedule with plans completed within four months of authorization, is scheduled for next month.

2021 SPRINTER CARGO VANS

COPPUS
SINCE 1927

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

CLASSIFIEDS

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

ACREAGE

**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@DISALLEREAL ESTATE.COM**

**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**

ADVERTISING

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.

Surveying & Construction Positioning Solutions

Regional Office
3637 Briarfield Blvd. | Maumee, OH 43537
419-243-7271 | PLI@laserinst.com



2021 Mercedes-Benz A-Class

Advanced. Appealing. Attainable.



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.

TOLEDO BUSINESS JOURNAL

SUBSCRIBE TO
TOLEDO BUSINESS JOURNAL
Visit www.toledobiz.com or call 419-865-0972

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 of Ethics

RELIABLE BELTING & TRANSMISSION

- V-Belts & Pulleys
- Motors & Gearmotors
- Bearings
- Shaft Couplings
- Conveyor Belting
- Sprockets & Chain
- Conveyors & Automation

t 419-248-2695
rbt1120@att.net

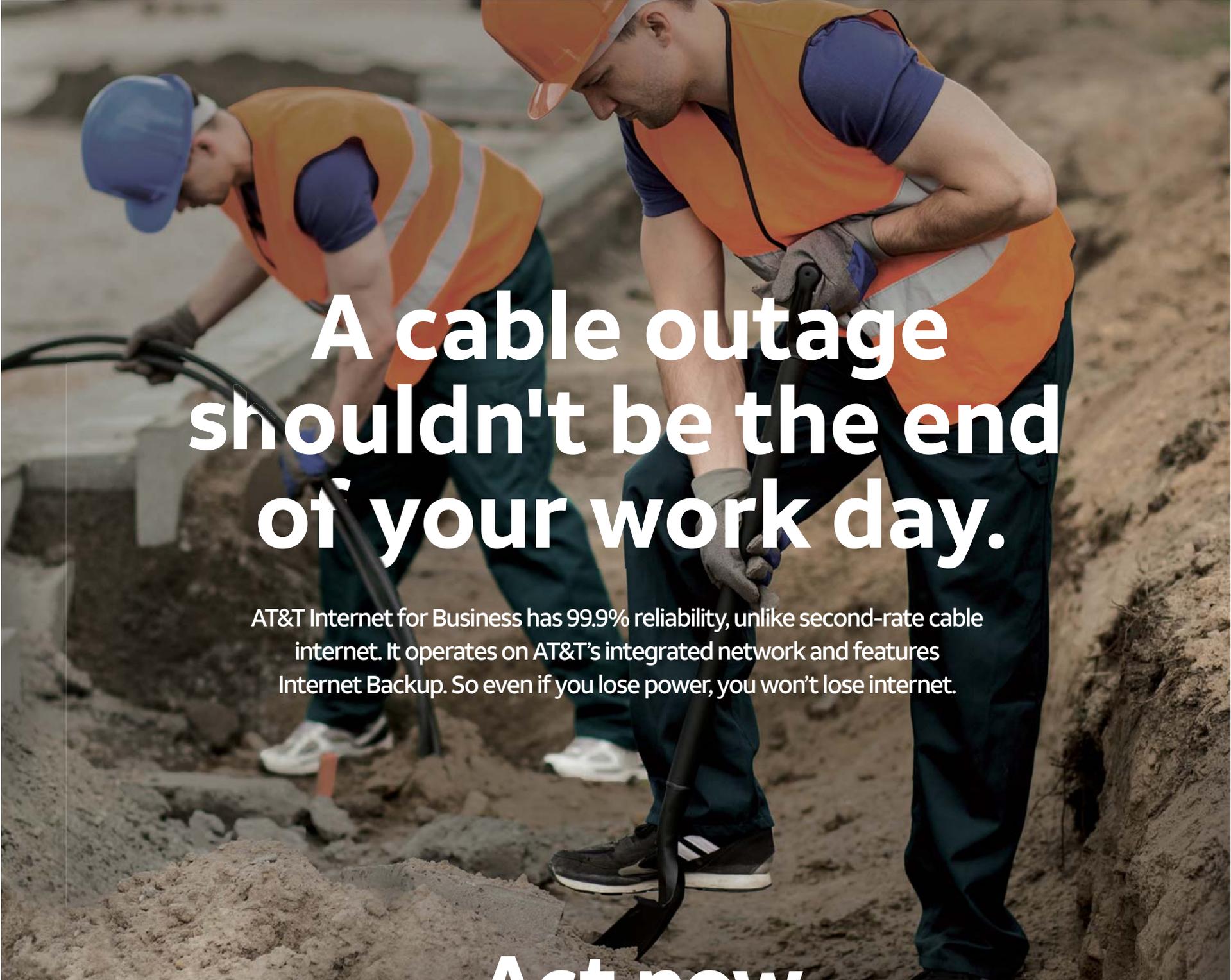
RELIABLEBELTING.COM

PINNACLE ROOFING

ZERO DOWN FINANCING AVAILABLE
GET A NEW ROOF FOR AS LOW AS \$95.00 A MONTH
CALL TODAY FOR A FREE ESTIMATE!

pinnacleroofingllc.net 419-810-4555

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