



**EHOVE investing \$12M+ in expansion**  
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**Healthcare, Wellness & Employee Benefits**  
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## Developer eyes Golden Triangle/NW Ohio

### Rossford planned site of 700,281 sf new logistics facility



A Duke Realty facility near DFW International Airport in Dallas

There is one place in the United States where the longest east/west interstate (I-80/90) crosses one of the longest north/south interstate highways (I-75). This location in northern Wood County has been called the Golden Triangle and its location is of strategic importance, especially for businesses where logistics play an important role.

The significance of this location has attracted a large national real estate and logistic development firm that is working to purchase property in Rossford, in close proximity to (...continued on page 30)

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## Bluffton planning \$14.5M science center

### University's nutrition and dietetics lab to be sponsored by Sodexo

As part of Bluffton University's 2014 facilities master plan, the institution has been engaged in architectural planning for and raising the necessary funds to open a new science building that will support Bluffton students majoring in the natural and health sciences and for all students in the general education program.

Bluffton is planning to invest \$14.5 million in the Austin E. Knowlton Science Center, a 32,500 square foot (...continued on page 4)



Rendering of the planned Austin E. Knowlton Science Center at Bluffton

## Michigan Hub advancing \$110M energy park

### New facility to be located in the Litchfield Industrial Park



Independent Barley & Malt's equipment arriving at the Michigan Hub site

Michigan Hub, LLC, a company whose mission is to drive rural economic development with the assistance of locally produced low-cost energy that reduces the community's carbon footprint, is developing the former coal-burning Endicott Generating Station into a low-cost energy park in the city of Litchfield at the Litchfield Industrial Park. As it stands today, there has been \$6 million invested in the site, but once build out of the plant takes place, as well as build out of its first tenant, the investment in the project will be around \$110 million.

(...continued on page 2)

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# Michigan Hub

...Continued from page 1

According to Glenn Foy, CEO of Michigan Hub, the energy park, which he referred to as an “energy island,” will generate 175 megawatts (MW) of power to industrial tenants located on its 44-acre site, as well as the adjacent industrial facilities and local municipalities.

“The former Endicott facility, which was owned by a public agency in Michigan, decommissioned the coal plant in September 2016. It’s located immediately adjacent to the Litchfield Industrial Center and we went ahead and purchased the site and executed the decommissioning and demolition of the plant with the purposes of then taking the infrastructure and using that to build a natural gas-fired energy park. The initial property is 44 acres, and with that and some of the adjoining land we will acquire, we want to build something to produce low-cost energy and reduce the carbon footprint in the area and for these entities surrounding it,” said Foy. “The coal-fired power plant had tremendous infrastructure and access to the grid. The site has everything that you would work with from an industrial infrastructure perspective. By co-locating these industrial entities and manufacturing entities, we can create jobs locally and in the community. But more importantly, we can provide them with all the utilities. We will provide the steam, the hot water, the cold water, electricity, and so on and so forth. And by doing that, it delivers significant savings to the facilities and

reduces the carbon footprint.”

According to Foy, power, heat, and air conditioning represent a large part of industrial employers’ operating expenses. By providing power directly to its tenants and eligible Industrial Park manufacturers, Michigan Hub can eliminate the cost of using the transmission grid. Heat and air conditioning can also be supplied utilizing waste

modular, so as the company secures tenants, the company can add more modules to the plant and ultimately create more power.

Foy also explained that Michigan Hub is also providing in-state municipal utilities an option to comply with recent State legislation requiring local capacity resources to meet Michigan’s goal of power independence.



Glenn Foy, CEO of Michigan Hub, speaking at the groundbreaking ceremony

heat from the power generation process, further reducing costs.

According to the Environmental Protection Agency (EPA), Michigan Hub-type power plants reduce energy costs by an estimated 29% and carbon footprint by 47%.

As Foy noted, Michigan Hub plans on acquiring more land, which allows for future growth and expansion. In total, the two adjacent parcels of land that the company is aiming to acquire could up the project to 175 acres. Foy explained that the plant design is

“Right now, the plan is to generate 175 megawatts of power, and of that, we are allocating 150 megawatts to the grid. The rest will be used for the ‘behind the meter’ power opportunity and right now that lines up with the folks we are talking to. But like I said, we can scale that up if needed,” said Foy.

The energy park, according to Foy, will also make certain alternative fuels available to facilitate Litchfield Industrial Park’s migration from expensive diesel truck transportation to cleaner, lower-cost

CNG (compressed natural gas) and electric vehicles.

“We are going to be constructing a transload facility at the site because there’s easier access that they want there. By having that transload access, we want to provide a further opportunity for manufacturers in the area and lower cost of rail. The benefit is not just lower-cost electricity or heat or steam or waste water treatment or natural gas, it’s really these multi-level elements that can impact the manufacturers to lower their costs including transportation and so on and so forth,” said Foy.

Michigan Hub tenants can receive long-term contracts for reduced cost electricity, process steam, hot and chilled water for facility HVAC, natural gas, and water – all available within a shovel-ready site. The company will utilize clean-burning natural gas or renewable synthetic gas (derived from local agricultural or other commonly available waste) as fuel for the energy production facility.

“The leasing contracts we are looking at now are typically 20-30 years. We are looking at long-term leases as well as relatively certain utility prices that will give them some security,” said Foy.

The first tenant secured for the site is Independent Barley & Malt, Inc. (IB&M), a Michigan corporation established to serve the craft brewing and distilling markets throughout the Midwest. IB&M is developing a state-of-the-art, commercial-scale grain-processing facility that is estimated to cost \$55 million. The company is expected to add 50-65 full-time employees.

(...continued on page 24)

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# Healthcare, Wellness & Employee Benefits

## Obesity and drugs impacting health of Ohio and nation

A report, *America's Health Rankings*, was recently released by United Health Foundation that provides an assessment for the state of health across the US. The report recognizes that determinants of health directly impact health outcomes. Thirty-five markers of health are evaluated in each state, covering behaviors, community and environment, policy, clinical care, and outcomes data.

For 2018, the report finds increases in mortality and chronic disease, like obesity, that continue to impact the nation's health. While the country's ability to address treatment of chronic conditions may improve with increasing numbers of key health providers, intervention and policies at the individual, community, state and national levels are needed to curb these trends, according to the report. Also notable for 2018, the nation's child poverty rate, a key indicator of socioeconomic status and health throughout the lifespan, has declined nationally. This encouraging development signals there may



be a reduction in future adverse health outcomes associated with child poverty, however, stark differences by state show unequal progress, according to the report.

### Obesity

The nation's obesity rate rose 5% in the past year, with one in three adults now experiencing obesity. Subpopulation data show that adults aged 25 and older with a college degree have a lower prevalence of obesity than all other education levels. Obesity continues to be a leading cause of cardiovascular disease and cancer.

In Michigan during 2018, obesity is impacting the senior population especially hard. 32.2% of adults 65 years of age and over are considered obese.

### Drug deaths

The nation's premature death rate, the number of years lost before an individual reaches age 75, increased for the fourth straight year. It was driven by suicide and drug deaths with 7,432 years lost per (...continued on page 6)

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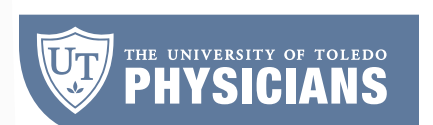
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# Bluffton

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facility located at the heart of campus with a site development plan that creates a pedestrian-only central campus and supports Bluffton's goals for teaching and learning and for environmental sustainability.

At the October meeting of the Bluffton board of trustees, members authorized demolition of Lincoln Hall, a 1920s residence hall, so that the university can prepare the site for the new building. To date, Bluffton has surpassed \$13.9 million of the \$14.5 million total to fund the center's total project cost and is continuing to make progress toward the goal of opening for the 2020/21 academic school year. The Knowlton Science Center is part of a comprehensive campaign to secure \$26 million in support for annual operations and student aid, innovation in teaching and learning, and endowment.

Tricia Bell, content manager for Bluffton University's public relations, said, "A new science building is essential for Bluffton to deliver 21st century teaching and learning for academic majors in the natural and applied sciences including biology, chemistry, physics, mathematics, and dietetics and as an integral part of Bluffton's liberal arts education for all students. The new building and site plan will enhance Bluffton's campus and naturalized setting by creating a pedestrian-only area closely connected to the Centennial Hall academic center. The site development includes removal of two older buildings, Lincoln Hall (a decommissioned

residence hall) and Berky Science Hall."

The project architects are SoL Harris/Day Architecture from North Canton, serving as the executive architects, and Bohlin Cywinski Jackson from Pittsburgh, serving as the design architects.

According to Bell, The Knowlton Science Center will be a building designed for science where the lab is the primary classroom. Features include:



Rendering of the nutrition and dietetics labs in the Austin E. Knowlton Science Center

- 32,500 square feet on three floors, located at the heart of campus, and LEED-certifiable
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- Three classrooms (seating 24, 45, and 60 students) designed for science instruction
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chemistry, physics, mathematics, dietetics, and nursing – however, all students will benefit from the building through Bluffton's general education program. Bluffton also recently introduced two new majors, pre-physical therapy and pre-engineering, and students in those disciplines will also utilize the space and classrooms," said Bell.

In addition, Sodexo will sponsor Bluffton's new, state-of-the-art Nutrition and Dietetics Lab in the Austin E. Knowlton Science Center with a lead corporate contribution of \$650,000, according to Dr. Jane Wood, president of Bluffton University.

"Sodexo's commitment to the Knowlton Science Center building project is the largest corporate contribution in Bluffton's history, and I am deeply grateful for Sodexo's willingness to invest in this high priority project and in the nutrition and dietetics education of Bluffton students for many years to come," said president Wood.

According to the university, Sodexo has been Bluffton's dining services partner for more than 14 years and during that time has invested in a number of enhancements to Bluffton's student dining experience, including the 2018 opening of Freshens in Marbeck Center which offers a variety of healthy menu options.

"Sodexo is pleased to support Bluffton University's initiative to bring the Knowlton Science Center and the Nutrition and Dietetics Lab to life," said Amy Buratti, senior vice president for Sodexo. "We have a longstanding relationship with Bluffton University, and we are a committed partner (...continued on page 6)

## The New Benefits Workers Want

Employers are offering new benefits to meet workers' changing demands. Elder care

initiatives for women are among the benefits more employers offered in 2018, accord-

Telemedicine, identity-theft insurance, unpaid sabbaticals, and paid parental leave also

*"Employer brand perception, organizational culture, and workforce demographics are just a few of the factors that should be considered when determining whether an emerging program will be a worthwhile addition to an organization's total rewards package."*

Alison Avalos, director of membership and total rewards strategy, WorldatWork

resource services, disaster relief funds, and advancement

ing to a recent survey of more than 1,000 organizations.

became more widely available to employees, reported the survey sponsor WorldatWork, an association of total rewards professionals.

Student loan repayment assistance is now offered by 6% of organizations, up from 4% in 2017. However, among companies with more than 40,000 employees, 15% now help

employees repay college loans, up from 8% in 2017.

"Employees have concerns and responsibilities outside of their jobs," said Malinda Riley, senior principal at consultancy Korn Ferry, which underwrote the survey. Nontraditional benefits can "help address those issues, which increases employee loyalty and productivity."

The rise in women's advancement initiatives, such as formal mentoring programs, "will contribute to stronger, more-balanced leadership teams," she noted.

But not all emerging pro-

grams will be a good fit for an organization, said Alison Avalos, director of membership and total rewards strategy at WorldatWork.

"Employer brand perception, organizational culture, and workforce demographics are just a few of the factors that should be considered when determining whether an emerging program will be a worthwhile addition to an organization's total rewards package," she advised.

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# OhioHealth invests \$3.6M in Hardin Memorial Hospital

OhioHealth is investing \$3.6 million in OhioHealth Hardin Memorial Hospital and the OhioHealth Hardin Medical offices located in Kenton. The project entails renovating 8,500 square feet of space in its medical office building (MOB) located north of the hospital, totaling \$1.3 million, as well as renovating 6,000 square feet to relocate its administrative offices, making way for a new 2,630 square foot infusion center, totaling \$2.3 million.

Akron-based GDP Group is the architect for the project with Bellefontaine-based Thomas and Marker Construction serving as the general contractor.

## Medical Office Building

The current project at the OhioHealth Hardin Memorial MOB began in October and is scheduled to be complete by the end of March.

Ron Snyder, chief operating officer of OhioHealth Hardin Memorial Hospital, said, "The renovation is opening up the space to be able to house OhioHealth primary care physicians who will be relocating to this building and the new space will allow the potential of another new primary care physician. The need for this project is access to care for our community and to modernize the offices, as the last time the building had any renovations was 2001."

According to facilities manager, Brock Manns, the building will now be ADA compliant and will feature a total of 19 exam rooms. This project is the start of

incorporating a standard palette of colors and will have a stone wall incorporating OhioHealth branding. He also noted that the entire building will have all new LED lighting accompanied by occupancy sensors.

"This project is being done in two phases. The building has four separate suites which

in this building, but he just moved suites. His previous space is completely renovated and OhioHealth heart and vascular physician, Phil Perona, MD will move into the newly renovated suite," said Manns. "Also, during this phase, 14 new parking spaces and four LED parking lot poles were added, as well as

PA, to move into the new space."

Snyder also noted that this project shows the commitment that OhioHealth has to invest in the community and will provide it with a state-of-the-art primary care office with the ability to recruit another provider.

"Provider recruitment to a rural area can be challenging and this new space will give us leverage to assist with that," said Snyder.

## Administrative Office and Infusion Center

The administrative office project began at the end of December and the infusion center is set to begin in March, with completion scheduled for the fall.

"The first phase – the administrative offices – began in December. The crews began to renovate the second floor in the south wing of the hospital in order for the administration department to move back to the area and so construction can begin for the infusion center. The second phase, scheduled to begin in April 2019, will consist of the creation of the infusion center," said Manns.

Snyder noted that as part of keeping cancer care local in the Hardin County community, Dr. Farrukh Ashraf, an MD Anderson Cancer Network® certified physician, practicing at certified hospital OhioHealth Marion General Hospital started seeing patients in the Hardin Specialty Center in August 2017. As cancer services continue to grow and is a continued need in the community,

(...continued on page 26)



Hardin Memorial Hospital in Kenton

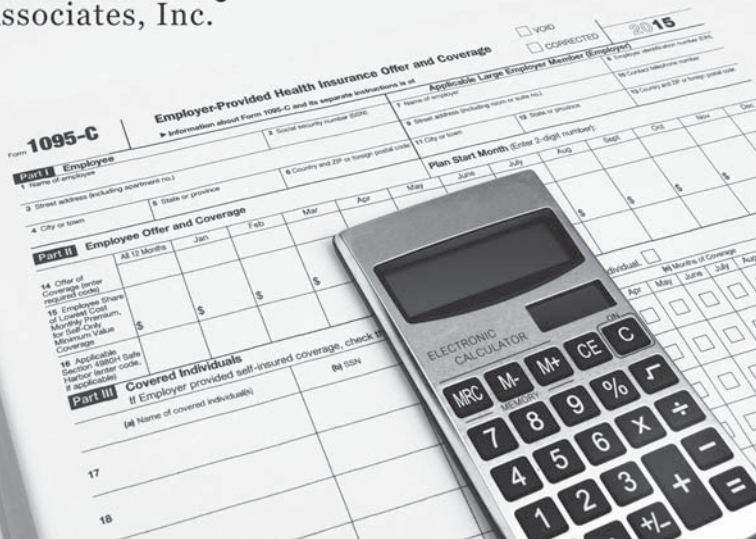
houses different practices, with the initial phase beginning in suite 101, which consisted mainly of updating the flooring, painting, and furnishings. This suite now houses Kenton Family Practice (Dr. Paul Wesson). Dr. Wesson's Kenton practice has always been

a new roof. The second phase of the project began in December and will consist of creating office space to allow for other physician practices, including OhioHealth primary care physicians Christina Crum, MD; Jeffrey Neuhauser, MD; and Corey McMurray,

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## Obesity

...Continued from page 3

100,000 people in 2018. Drug deaths and occupational fatalities have also increased recently, with drug deaths jumping 25% in the past three years.

In the past five years, drug deaths in Ohio have increased 75% from 14.0 to 24.5 deaths per 100,000 population.

### Cardiovascular and cancer

The cardiovascular death rate nationally has been rising for the past three years, with 112,403 more deaths reported in 2018 than in 2015, according to the report. In the past four years, cardiovascular deaths in Ohio increased 5% from 270.7 to 283.6 deaths per 100,000 population.

Despite a decline in the national cancer death rate since 1990, more than 30 states have experienced increases or have

not seen their cancer death rates improve significantly. Only 19 states have seen significant decreases in cancer deaths during this time.

### Ohio / Michigan issues

Ohio has significantly improved its ranking of insured residents and now has a relatively low percentage of uninsured. In the past five years, the percentage of uninsured decreased 55% from 13.7% to 6.1% of the population.

The state also has a relatively high number of primary care physicians.

Ohio does have a high prevalence of smoking. In the past two years, smoking increased 7% from 21.0% to 22.5% of adults.

The state also has high levels of air pollution.

In Michigan, an especially high level of hospital readmissions is occurring with 15.4% of the population. The state also has a low level of flu vaccinations.

## Bluffton

...Continued from page 4

and employer to the local community. It is important to us to give back to the communities where we live and serve."

According to Bell, there are 721 students who attend Bluffton University. When speaking of the university, Bell said, "At Bluffton University, our sense of a greater purpose develops students of exceptional character and expansive vision. Since 1899, we've been learning, experiencing,

and bettering the world together. Located on a 65-acre campus in northwest Ohio and lined with abundant natural beauty, a rambling creek, and a Nature Preserve to explore, Bluffton University is a place that inspires. With nationally accredited programs in dietetics, education, music, and social work, and champion volleyball and women's basketball teams, you will be pushed to greatness and challenged in this changing world."

She concluded by noting that 99% of its graduates are employed or in graduate school or long-term service within six months of graduation.

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# Report: Health savings account balances rising

A new study conducted by Employee Benefit Research Institute (EBRI), a private, non-profit research group, found that while more Americans are using health savings accounts (HSAs) to save and pay for medical expenses, few are investing the funds, maxing out contributions, or otherwise using it as a retirement savings tool. The research, *Health Savings Account Balances, Contributions, Distributions, and Other Vital Statistics, 2017: Statistics from the EBRI HSA Database*, is the fifth annual report examining account balances, individual and employer contributions, distributions, invested assets, and account-owner demographics.

## More HSAs, Bigger Balances

Since being created in 2004, HSAs have become a significant and growing part of employment-based health benefit programs. Enrollment in high-deductible, HSA-

eligible health plans was estimated to be between 21.4 and 33.7 million policyholders and their dependents and covered nearly three in 10 employees in 2017. More than three-quarters of HSAs (77%) were created since 2014.

HSA balances have been growing even as HSA owners use accounts to fund medical expenses. According to the report, 77% of HSAs with a 2017 contribution also had a same-year distribution. Of the HSAs with distributions, the average amount distributed was \$1,724, less than the average contribution, resulting in balance increases. Two-thirds of account holders ended 2017 with positive net contributions.

Nearly all (95%) of HSAs with individual or employer contributions in 2017 ended the year with funds to roll over for future expenses. By the end of 2017, the average HSA balance among account holders

with individual or employer contributions in 2017 was \$2,764, up from \$1,873 at the beginning of the year.

## Contributions not maximized

According to the report, half of HSA owners contributed to their account in 2017, and 36% of HSAs did not receive any contributions (individual or employer) in 2017. Among accounts with contributions, individual contributions in 2017 averaged \$1,949 and employer contributions averaged \$895. Only 13% of account holders contributed the fully allowable annual amount.

Investment potential was even less realized, noted officials. A mere 4% of HSA owners had invested assets beyond cash. Those who did invest had much higher account balances than non-investors. But the investors did not use the account solely as a long-term savings vehicle. Both investors and non-investors used the HSA to self-fund

current medical expenses. In fact, investors were more likely than non-investors to take a distribution (69% and 31%, respectively).

"The rise of HSAs is an encouraging sign for future financial wellness for individuals who have and contribute to HSAs," said Paul Fronstin, Ph.D., director of the Health Research and Education Program at EBRI and author of the study. "Over time, balances increase, contributions increase, and the percentage of accounts investing rises. However, plan sponsors and administrators will need to support and educate account holders about tactics for self-funding uninsured medical expenses, including the benefits of moving beyond cash when investing HSA assets and explaining how contributing closer to the maximum allowed by law will increase the likelihood of being able to cover uninsured medical expenses in the future."

# OH joins coalition to regulate pharmacy benefit managers

Ohio joined a bipartisan coalition of 32 attorneys general in filing an amicus brief in the United States Supreme Court supporting States' rights to regulate and address the rising cost of prescription drugs to ensure access to affordable prescription drugs.

According to officials, in *Rutledge v. Pharmaceutical Care Management Association*, the attorneys general argue that in

order to protect the well-being of consumers, States should be free to act as needed, depending on a State's circumstances, to regulate pharmacy benefit managers (PBMs). PBMs act as gatekeepers between pharmacies, drug manufacturers, health insurance plans, and consumers for access to prescription drugs, noted officials. The brief filed argues that regulation of PBMs

is a matter for State authority in protecting the access to and affordability of prescription drugs.

"Patients deserve access to affordable, quality prescription drugs," said outgoing Ohio Attorney General DeWine. "While our office continues to work with outside counsel to aggressively investigate and pursue potential litigation against PBMs, we

believe it is important also to support other States in defense of their rights to enact laws regulating and reforming this industry."

In 2015, according to officials, Arkansas implemented a law that regulated PBMs by setting standards for generic drug prices. Under the law, PBMs must raise their reimbursement rate for a drug if that rate (...continued on page 17)

## Employee Benefits Advisor

# Actively Managing Your Health Plan



By Tim Paradiso

A recent survey from Towers Watson shows 92% of large employers are certain they will continue to offer employee health benefits for the next five years. It is necessary to offer a quality benefit when it comes to recruiting and retention. As the health care landscape continues to shift, certain organizations rise above the rest in their ability to manage their health care cost trends. These employers embrace new trends and leverage best practices for improving the health and well-being of their workforce.

Towers Watson in their 2017 Annual Best Practices in Health Care Employer Survey refers to these organizations as *Best Performers*—employers that have maintained lower than average cost trends over the past several years. These employers are reported to have an average per employee per year (PEPY) spend of \$9,950, as opposed to high-cost companies whose total PEPY costs are approximately \$3,500 higher.

*Best Performers* face the same concerns as other employers such as affordability, rising health care and pharmacy costs, divergent needs of

multi-generational workforces and higher expectations employees have of their employers to provide personal and financial support, to name a few. These organizations outshine the competition by their ability to utilize data to recognize and understand these challenges and then put in motion a focused, holistic approach to mitigating risk and achieving results.

Employers recognize the importance of offering multiple health plan options to satisfy the diverse needs of their workforces, especially those with multigenerational populations. Account-

based health plans (ABHPs) have been steadily growing in popularity for years with 33% offering an ABHP as an option in 2006 compared to 86% offering today. *Best Performers* lead high-cost companies in this trend by 14% with 77% of *Best Performers* offering an ABHP with a Health Savings Account (HSA). Often, employers are pairing their ABHP offering alongside low point-of-care cost plans, offering employees greater choice and lower out-of-pocket costs.

The ability to choose a plan that best fits their family empowers employees to make smarter decisions about their health care and increases satisfaction in coverage. Employers have taken strides to offer better support to their employees to help them make these decisions by leveraging technology. Seventy-three percent of employers are expecting to offer tools that support enrollment decisions by 2019. This is a substantial increase from 2017 where only 44% of employers offered those tools.

Other tactics for promoting well-being are on the rise as well, such as apps for condition management or reducing health risks, wearable devices for tracking physical activity and treatment decision tools. Education and promotion of digital adoption of health and well-being tools offered by insurance carriers and vendors is key to the growth of these trends and to the continued empowerment of plan participants to become better, wiser consumers of health care, which ultimately impacts affordability long-term.

Wellness programs are often viewed as a competitive advantage over other employers. According to Towers

Continued on page 8

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# Caughman Health Center receives grant for equipment

Blanchard Valley Health Foundation (BVHF) recently granted more than \$38,000 to Caughman Health Center, a division of Blanchard Valley Health System in Findlay that provides family practice and pediatric care to area residents, regardless of their ability to pay.

According to BVHF, the grant funds were used to purchase pediatric hearing equipment, ultrasound power tables for patient rooms, 10 exam beds, and chairs for both visitors and



*The Family Center in Findlay, which houses the Caughman Health Center*

associates.

Caughman Health Center offers patients health services with fees based on a sliding scale to assist those in need of affordable care. Most insurances are accepted, including Ohio Medicaid and self-pay, and financial assistance is available for those who qualify.

Caughman Health Center also offers an on-site laboratory, pharmacy assistance program, social workers, and a care navigator for patient convenience. The new equipment purchased with the grant allows the experienced healthcare providers at Caughman Health Center to better serve the community, noted officials.

Through BVHF, Blanchard Valley Health System associates are given the opportunity to donate a portion of their paychecks to enhance or expand medical services. They may choose to donate to a department-designated fund, also known as a temporarily restricted fund, which are funds restricted for specific departments. Caughman Health Center's grant was funded through its department-designated fund, which was formed primarily through associate donations.

"The grant funds that Caughman Health Center received exemplify that when associates give to their own department or an area of the health system they are passionate about, they can see firsthand where their dollars go and help their own organization provide exceptional care," said Sophie Miller, development associate at the BVHF. "Caughman Health Center has benefited greatly thanks to Blanchard Valley Health System associates assisting the organization."

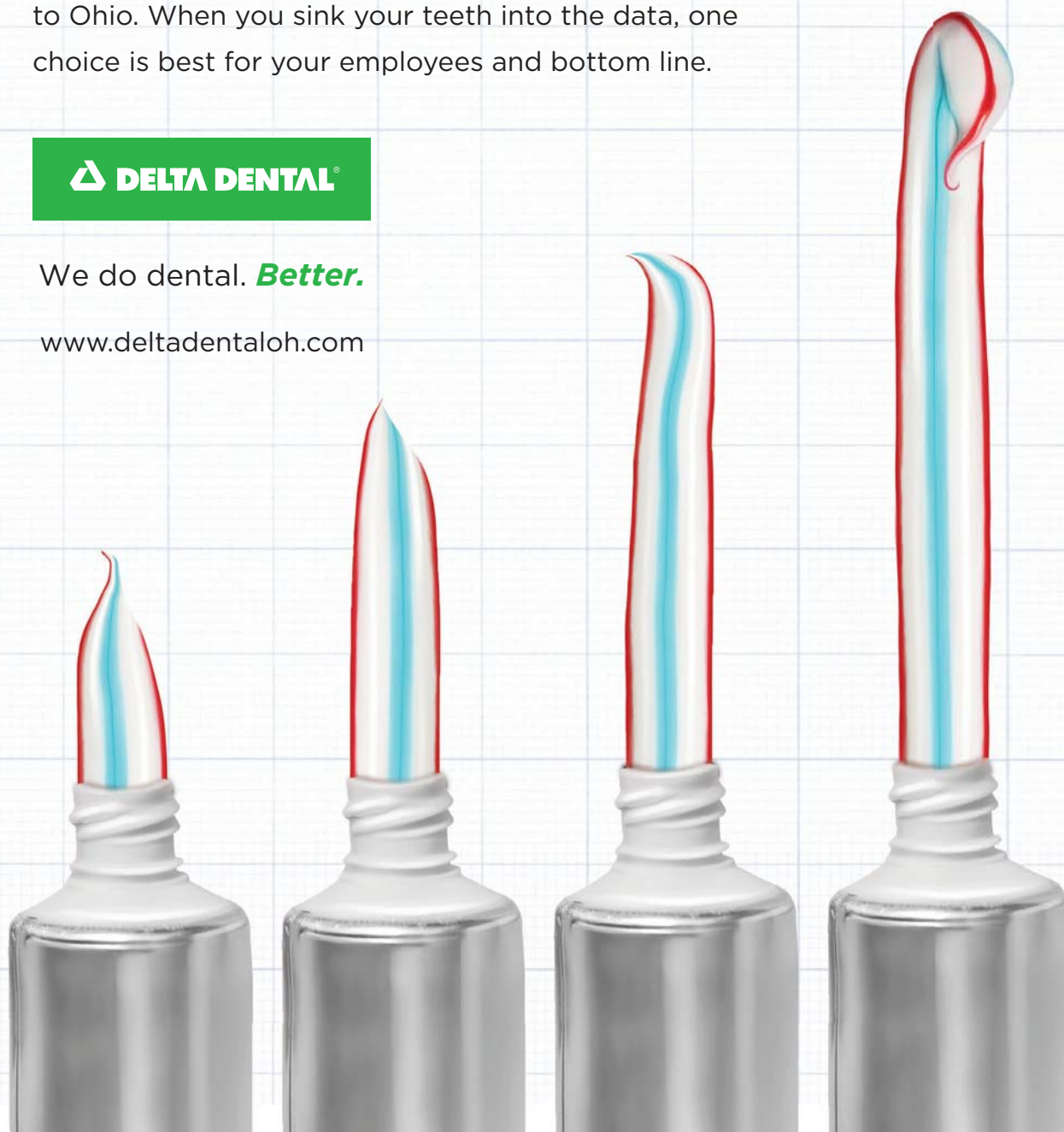
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### SPONSORED CONTENT

## Health Plan

*...Continued from page 7*

Watson, 72% of employers aspire to use their programs to compete for talent and achieve a high-performing workforce by 2019, up from just 18% in 2017. The popularity of programs focused solely on physical outcomes has not gone away, but more focus is being placed on a holistic approach that includes physical, emotional, social and financial well-being. *Best Performers* are now looking at their internal work environments and aligning their health and well-being programs with company culture.

In developing a strategy for managing benefit offerings, it has become increasingly important for employers to utilize data and analytics to evaluate their programs. It is estimated that 76% of employers will utilize a measurement strategy that supports multiyear evaluation of health and well-being strategy and programs by 2019. The key for employers is to assess the workplace culture and needs of the workforce and choose the initiatives that support their goals. In order for employers to achieve long-term success, a commitment to strategic, ongoing engagement with the health plan is vital.



Area Private Schools

TO AID READERS IN FINDING SCHOOLS IN THEIR COMMUNITIES, LIST IS SORTED BY CITY, THEN BY SCHOOL

	Enrollment	Gender of Students	Student-to-Teacher Ratio	Avg. Class Size	Computer Platform	Computer Units Used for Instruction	Tuition*	Head of School / Head of Board
Bowling Green Christian Academy BOWLING GREEN, OH	PreK-30; K-12: 178	Co-Ed	20:1	12	Windows & Chrome	60 (K-5); 1:1 (6-12)	PreK3-4: \$1,102, \$1,562, \$2,602; K1/2: \$3,185; K-12: \$4,975	Bo Kessler / Duane Carey
Montessori School of Bowling Green BOWLING GREEN, OH	18 mo-8: 133	Co-Ed	12:1	24	Windows	In All School-Aged Classrooms	\$400-\$600 /mo	Bev Bechstein / Sandy Earle
St. Aloysius Catholic School BOWLING GREEN, OH	PreK-8: 210	Co-Ed	15:1	17	Windows & Chrome	40 PCs; 60 iPads; 60 Chromebooks; 1:1 Chromebooks (4-8)	PreK: \$2,165 \$3,800; K-8: \$4,870	Andrea Puhl / Jill Inkrott
Fountain City Christian School BRYAN, OH	K5-6: 53 7-12: 29	Co-Ed	8:1	8	Windows	20 Laptops; 80 Chromebooks; 68 iPads	\$3,200-\$4,650	Troy Cummins / —
St. Patrick Catholic School BRYAN, OH	PreK-8: 120	Co-Ed	12:1	12	Windows	1:1 Chromebooks (5-8); 30 Chromebooks K-4; Clevertouch Plus in All Classrooms	Call For Tuition	Connie S. Niese / Eric Herman
Holy Cross Catholic School DEFIANCE, OH	PreK-5: 140	Co-Ed	10:1	12	Mac	75; 1:1 MacBooks (5)	PreK3: \$900; PreK4: \$2,200; w/ Parish Grant; K-5: \$1,850, w/o Parish Grant K-5: \$6,580	Rose Reinhart / Fr. Eric Mueller
St. John Lutheran Day School DEFIANCE, OH	PreK-8: 142	Co-Ed	13:1	10	Mac	1:1 Chromebooks (5-8); 1:1 iPads (K-4)	K-8: \$1,323 P; \$4,650 NP; PreK Varies	Shellie Kosmerchock / Chad Doda
St. Mary School EDGERTON, OH	PreK-6; 95 No K	Co-Ed	12:1	12	Windows & Chrome	5 Computers (1st gr); 1:1 Chromebook Laptops (2-6); 8 iPads; Lab w/ 15 Computers	\$5,285	Julie Taylor & Fr. Daniel Borgelt / J. J. Meyer
St. Michael The Archangel School FINDLAY, OH	PreK-8: 518	Co-Ed	15:1	20	Windows	490	\$4,615	Amy Holzwart; & Fr. Michael Zacharius / Stefanie Griffith
St. Wendelin Catholic School FOSTORIA, OH	K-8: 92	Co-Ed	8:1	11	Windows, Mac & Chrome	92 Classroom; 2 Labs; 43 iPads (K-2); 1:1 Chromebooks (3-8)	K-8: \$2,498 - \$13,029	Teresa Kitchen / Fr. Todd Dominique
Bishop Hoffman Catholic School FREMONT, OH	PreK-6: 330	Co-Ed	15:1	18	Windows & Mac	40 iPads; 300 Chromebooks	\$2,765 P; \$3,765 NP	Anthony Fontana / Darcy Woolf
St. Joseph Central Catholic High School FREMONT, OH	7-12: 215	Co-Ed	20:1	20	Mac & Windows	75 iPads; 20 MacBooks; 40 Macs/Lab; 1:1 Chromebooks (7-8); 40 Chromebooks/Lab	7-8: \$2,765 P; \$3,765 NP; 9-12: \$5,240 P; \$6,590 NP	David Perin / Dr. Mark Hoelzle
St. Joseph Catholic School MAUMEE, OH	PreK-5: 185	Co-Ed	24:1	15	Windows	70; 10 Smartboards	PreK-5: \$3,100 P; \$3,925 NP	Dave Nichols / Fr. Keith Stripe

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PRIVATE

SCHOOLS

RESOURCE DIRECTORY

All Saints Catholic School Rossford, OH	Holy Cross Catholic School Defiance, OH
Bishop Hoffman Catholic School Fremont, OH	Immaculate Conception School Port Clinton, OH
Bowling Green Christian Academy Bowling Green, OH	Maumee Valley Country Day School Toledo, OH
Cardinal Stritch Catholic High School & Academy Oregon, OH	Monclova Christian Academy Monclova, OH
Celeryville Christian School Willard, OH	Montessori School of Bowling Green Bowling Green, OH
Central Catholic High School Toledo, OH	
Emmanuel Christian School Toledo, OH	
First St. John Lutheran Day School Toledo, OH	
Fountain City Christian School Bryan, OH	

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Area Private Schools

...continued from page 9

	Enrollment	Gender of Students	Student-to-Teacher Ratio	Avg. Class Size	Computer Platform	Computer Units Used for Instruction	Tuition*	Head of School / Head of Board
St. Joseph Maumee Preparatory MAUMEE, OH	6-8: 46	Co-Ed	20:1	20	Mac	1:1 iPad Minis; MacBooks	\$3,575 P; \$4,400 NP	Dave Nichols / Fr. Keith Stripe
Monclova Christian Academy MONCLOVA, OH	K-12: 240	Co-Ed	17:1	17	Windows	K-8: 30 Computers; 150 Chromebooks (1:1 9-12)	\$4,505-\$5,255	Neil Black / —
St. Paul Lutheran School NAPOLEON, OH	Pre K-8: 203	Co-Ed	17:1	17	Windows	25 Desktop; 25 Laptop; 50 iPads; 150 Chromebooks; 10 Interactive Displays	\$1,487 P; \$3,412 NP	Rev. Peter Marcis / Cory Niekamp
St. Augustine Catholic School NAPOLEON, OH	PreK-8: 63	Co-Ed	10:1	9	Windows & Mac	41 Chromebooks (PreK-4); 25 MacBook Airs (5-8); 4/Class; 10/Lab	PreK: \$1,300-\$1,900; K-8 \$2,100 P; \$2,850 NP	Jim George / Fr. Doug Garand
St. Boniface Catholic School OAK HARBOR, OH	PreK-8: 72	Co-Ed	12:1	12	Windows	1:1 Laptops (Except PreK-K)	\$2,150 P; \$2,450 NP	Millie Greggila / Fr. Timothy Ferris
Cardinal Stritch Catholic High School & Academy OREGON, OH	PreK-6: 234; 7-12: 244	Co-Ed	PreK-8: 28:1; 9-12: 13:1	18	Mac, Chrome	1:1 devices Pre-K-12	PreK: \$2,050-\$3,625, K-8: \$5,300-\$5,600; 9-12: \$10,250	Dr. Vincent de Paul Schmidt / Lynn Vuketich Luther
Saint Rose Catholic School PERRYSBURG, OH	PreK-8: 475	Co-Ed	PreK: 11:1; K-8: 15:1	20	Mac	1:1 iPads (6-8); 25 Lab; 40 Laptops; LCD Touchscreen Panels (4-8)	\$3,850 (PreK varies)	Dr. Bryon Borgelt / Rev. George Wenzinger
West Side Montessori PERRYSBURG, OH	13 mo.-K 60	Co-Ed	4:1-13:1	17	Windows	0- Not Developmentally Appropriate	Varies by Program	Lynn Fisher / Dr. Bethanne Snodgrass
Immaculate Conception School PORT CLINTON, OH	PreK-5: 124	Co-Ed	14:1	14	Windows & Google	65 Chromebooks 1:1; 20 PC Lab	PreK3(hd): \$1,203-\$1,685; PreK4(fd); \$2,475-\$3,445; K-5: \$2,597-\$3,487	Constance A. Snyder & Fr. John Missler / Andy Leis

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PRIVATE SCHOOLS  
RESOURCE DIRECTORY

...Continued from page 9

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St. Augustine Catholic School  
Napoleon, Ohio

St. Benedict Catholic School  
Toledo, OH

St. Boniface Catholic School  
Oak Harbor, OH

St. Francis de Sales School  
Toledo, OH

St. Joan of Arc Elementary School  
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Maumee, OH

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St. Mary School  
Edgerton, OH

St. Michael The Archangel School  
Findlay, OH

St. Patrick Catholic School  
Bryan, OH

St. Patrick of Heatherdowns  
Toledo, OH

St. Paul Lutheran School  
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Area Private Schools

...continued from page 10

	Enrollment	Gender of Students	Student-to-Teacher Ratio	Avg. Class Size	Computer Platform	Computer Units Used for Instruction	Tuition*	Head of School / Head of Board
All Saints Catholic School ROSSFORD, OH	PreK-8: 210	Co-Ed	15:1	16	Windows, Mac & Chrome	30 PC; 30 Lab; 50 iPads; 1:1 Chromebooks (1-8)	PreK: \$1,250-\$3,690; K-8: \$5,075 (Scholarships Available)	Teri Fischer / Matt Pesci
St. Joseph School SYLVANIA, OH	K-8: 420	Co-Ed	K-3: 25:2; 4-8: 22:1	23	Windows	90 Laptops; 1:1 iPads (1-4); 1:1 Chromebooks (3-8)	\$4,315 P; \$6,650 NP	Robert Edwards / Jim Floyd
Central Catholic High School TOLEDO, OH	9-12: 600	Co-Ed	18:1	26	Mac	1:1 MacBooks (Over 700); 80/Labs	\$8,250; \$1,200 Composite	Kevin Parkins / Mike Boyle
Emmanuel Christian School TOLEDO, OH	K-12: 400	Co-Ed	12:1	20	Windows	190 Computers, Laptops & Netbooks	\$5,064-\$7644	Kevin Hofer / Scott Brown
First St. John Lutheran Day School TOLEDO, OH	PreK-K	Co-Ed	12:1	18	Windows	4	\$972-\$2,700	Carol Felderman / Chuck Hyre
Maumee Valley Country Day School TOLEDO, OH	PS-12: 570	Co-Ed	9:1	18	Mac	Mac, iPads & Laptops	\$7,610-\$19,950	Lynn D. Casto / Matt Buchanan
Notre Dame Academy TOLEDO, OH	7-12: 617	Female	i.n.a.	Varies	Mac & Windows	1:1 iPads; 110 Laptops; 142 Desktops	7-8: \$6,050; 9-12: \$9,900; \$2,300 Composite	Sarah Cullum / Mary Westphal
Regina Coeli Catholic School TOLEDO, OH	K-8: 190	Co-Ed	16:1	21	Windows, Mac & Chrome	155 Labs, Carts, iPads	\$4,750; P Varies	Dr. Debra Bloomquist / Fr. John Miller
St. Benedict Catholic School TOLEDO, OH	PreK-8: 221	Co-Ed	15:1	22	Windows & Chrome	100 Desktops, Laptops & iPads; 120 Chromebooks	\$5,900 (Scholarships Available)	Martha Hartman & Fr. David Bruning / John Landry
St. Francis de Sales School TOLEDO, OH	7-12: 680	Male	14:1	19	Windows & Mac	150	\$11,400	Fr. Geoff Rose / Donald Carroll
St. Joan of Arc Elementary School TOLEDO, OH	PreK-8: 475	Co-Ed	14:1	20	Windows & Mac	1:1 Chromebooks (2-8); 200 iPads; 150 Laptops; 3-D Printer Lab	\$3,835 P; \$5,375NP	Jennifer Guzman / Fr. Adam Hertzfeld
St. John's Jesuit High School & Academy TOLEDO, OH	6-12: 673	Male	15:1	25	Mac & Windows	1:1 iPads; 100 Laptops; 80 Computers	\$13,635	Christopher Knight / Fr. Brian Lehane SJ
St. Patrick of Heatherdowns TOLEDO, OH	PreK-8: 384	Co-Ed	18:1	22	Windows & Mac, Chrome	130-1:1 Laptops (6-8); 50 Laptops (4-5); 2+ in All Other Classrooms; 34/Lab	PreK \$4,100 (fd); \$2,600 (hd); K-8: \$4,850	Tina Abel / Fr. Tony Borgia
St. Pius X Catholic School TOLEDO, OH	PreK-8: 200	Co-Ed	20:1	20	Mac & Windows	1:1 iPad (6-8); 1:3 on Carts (K-5)	\$4,750	Susan Richardson / Fr. David Whalen

...continued on page 12



...Continued from page 10

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Area Private Schools								
...continued from page 11								
	Enrollment	Gender of Students	Student-to-Teacher Ratio	Avg. Class Size	Computer Platform	Computer Units Used for Instruction	Tuition*	Head of School / Head of Board
St. Ursula Academy TOLEDO, OH	6-12: 545	Female	11:1	17	Mac	1:1 MacBook Pro	6-8: \$8,7150; 9-12: \$11,550	Mary C. Werner & Nichole Flores / Ann-Marie Ainsworth
Toledo Christian School TOLEDO, OH	PS-12: 601	Co-Ed	14:1	18	Windows & Chrome	100 Chromebooks; 150 iPads; 75 Desktops	PreS/K: \$2,600-\$6,300; K-12: \$4,950-\$8,650	Scott Gibson
Trinity Lutheran School TOLEDO, OH	PreK-8: 200	Co-Ed	18:1	18	Windows & Mac	1:1 iPads (1-4); 1:1 Chromebooks (5-8)	PK3: \$1,500; PK4: \$2,100; K-8: \$4,600	Jim Landskroener / Cliff Sweinhagen
West Side Montessori TOLEDO, OH	13 Mo.-8: 330	Co-Ed	Varies 4:1 to 13:1	17	Windows	60 MacBooks & iPads; 15 desktops	Varies by Program	Lynn Fisher / Dr. Bethanne Snodgrass
Celeryville Christian School WILLARD, OH	PreK-12: 160	Co-Ed	12:1	11	Chrome OS	1:1 Chromebooks	\$4,775	Jacob Bush / Robert Whitright
Solomon Lutheran School WOODVILLE, OH	Pre-K 10:1 K-6th: 59	Co-Ed	8:1	8	Windows & Chrome	31	Pre-K: \$720-\$2,070, K-6 \$1,680-\$3,150 (Discounts Available)	Natalie Schiets / Marcia Strong

Published 1-19; List includes only those Area Private Schools that responded by deadline; \* Tuition figures do not include applicable fees. Scholarships / tuition assistance may be available, check with school for details. P= Parishioner; NP= Non- Parishioner

# Report: Home lending impacted by Great Recession

Nearly 10 years into the economic recovery, home mortgage lending in the Fourth Federal Reserve District (Ohio, western Pennsylvania, eastern Kentucky, and the northern panhandle of West Virginia) remains affected by the Great Recession, according to a series of analyses of Home Mortgage Disclosure Act (HMDA) data by Federal Reserve Bank of Cleveland researchers Lisa Nelson and Matt Klesta.

Nelson and Klesta examined home lending conditions within and across seven major counties in the Cleveland Fed's region – Allegheny, Pennsylvania (Pittsburgh); Cuyahoga,

Ohio (Cleveland); Fayette, Kentucky (Lexington); Franklin, Ohio (Columbus); Hamilton, Ohio (Cincinnati); Lucas, Ohio (Toledo); and Montgomery, Ohio (Dayton). Focusing on the economic recovery in low- and moderate-income (LMI) neighborhoods and among white borrowers and black borrowers, the researchers found that:

- Home mortgage loan application rates in LMI neighborhoods in the seven counties plummeted as the Great Recession took hold, and they remain well below prerecession application rates. However, the rate of


loans moving from application to origination in LMI neighborhoods has broadly increased since the recession and now exceeds prerecession rates

- In every county examined, black borrowers experienced larger declines in home purchase rates than did white borrowers from 2005 to 2010. While home purchase rates increased from 2010 to 2016 for both races, the gains were lower among black borrowers when compared to their white counterparts. The researchers note that the race disparity persists regardless of borrower income

According to Nelson, coauthor (with Logan Herman) of a report that summarizes the researchers' findings, "It is important to note the data used in these analyses do not include all of the factors lenders use to determine the creditworthiness of the borrower. Also, each household must evaluate whether it is better off renting or buying." Nelson said she and Klesta are highlighting mortgage patterns in the region's major counties so that policymakers and regulators are aware of home lending disparities and may use the data when examining the effects of the Great Recession.


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WATCH



# EHOVE investing \$12M+ in expansion

Erie Huron Ottawa Vocational Education (EHOVE) Career Center, a public vocational school in Milan, is investing over \$12 million to upgrade its facility. The project entails 37,050 square feet of new space being added on to two buildings on the campus, as well as renovating 16,400 square feet of space of the existing space.

Sharon Mastroianni, superintendent of EHOVE, noted that EHOVE needs current and updated training spaces for its existing Career Center programs in a range of fields. In addition, there is an increase in enrollment district-wide for both high school and adult education, as well as additional space needed for expanded sophomore programs.

The project is expected to start construction in March 2019 with planned completion in July 2020. Mastroianni noted the project will have multiple phases to not impact daily operations and have “swing space” throughout. The Collaborative, based in Toledo, is the architect for the project and Adena Corporation, based in Mansfield, is the construction manager at risk.

When speaking of the project as a whole, David Jenkins, operations director of EHOVE, said, “We are adding space on to two existing buildings and creating career and technical training labs for our culinary, early childhood, teacher academy, criminal justice, and fire / EMT programs. We are also updating and renovating the existing media center, cafeteria kitchen, and student dining areas. It is important to the EHOVE

board of education that as many local contractors work on the project as possible. We have worked with our construction manager to pre-qualify local firms for all areas of the project. This will be an investment for our students as well as the surrounding community as a whole.”



Rendering of the EHOVE Career Center expansion project

Notable features being added to the facility include state-of-the-art career and technical training labs and related classrooms; various simulators including an ambulance rig and Force on Force trainer; use of natural light in all areas; student collaboration spaces; enhanced security for the Early

Childhood Center and Young Chef’s Inn; and advanced audio/visual technology in all instructional / training spaces.

The building, according to Jenkins, is also being designed to the ENERGY STAR standard. The effort to meet this standard includes using LED lighting and ENER-

the students in these programs. It will also allow us to expand our offerings in the culinary fields for both high school and adult students. Hospitality and tourism are an important part of the local economy and the expanded facilities will help us meet the needs of area employers for a highly trained workforce. We will also be able to expand our programs available to sophomores, which will allow them to start training for a career a year earlier,” said Mastroianni.

“This is a great opportunity to support the northern Ohio workforce through the design of an updated Career Center. The possible renovations and additions will provide additional programs to help keep talented people in the region,” said Dave Serra, principal at The Collaborative.

EHOVE serves high school students from member districts across Erie, Huron, and Ottawa Counties (16 member districts), as well as adult learners across northern Ohio. The school currently has 875 high school students and 2,000-2,500 adult education students per year. Mastroianni noted that the enrollment has been steadily increasing over the last several years as well.

In total, EHOVE offers 23 programs to its students, as well as offering college credit. These programs include auto technology; business and marketing; career-based intervention; career exploration; auto collision and refinishing; computer network technology; construction technology; cosmetology; (...continued on page 24)

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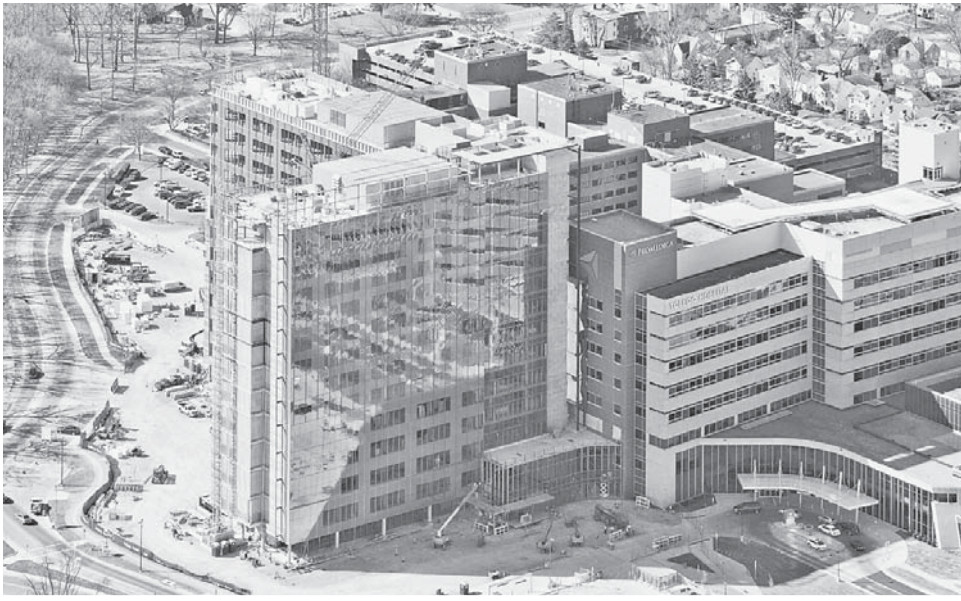
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# Imagination Station to add KeyBank Discovery Theater

In 2020, residents and visitors to Toledo will have access to a new downtown amenity.

According to officials, Imagination Station is adding a premium large format theater that will offer immersive experiences to engage people of all ages and interests. Premium large format theaters offer significantly larger screens, superior audio quality, and plush, up-close seating.

KeyBank is the sponsor of the new project and will hold naming rights. The theater will be named KeyBank Discovery Theater, paying homage to the educational opportunities presented in the theater.

"KeyBank is honored to support this exciting addition to our community," said Jim Hoffman, market president at KeyBank. "The KeyBank Discovery Theater will engage people of all ages in an experience unlike any other in our area."

According to officials, the theater will feature 8-10 films per year that span a variety of topics, such as science, adventure, art, wildlife, nature, sports, geography, and more. In addition, Imagination Station will host special events at KeyBank Discovery Theater, such as:

- Educational events for people of all ages
  - ◊ Guest lectures combined with an immersive film
  - ◊ Live connections with the Space Center
  - ◊ Educational films from sources such as

National Geographic and NASA

- ◊ Live feeds from major national and international events
- Fun with family and friends
  - ◊ Video gaming tournaments
  - ◊ Movie marathons featuring popular movie series
  - ◊ Feature film night for young adults
  - ◊ Seasonal family movie nights



Rendering of Imagination Station's planned KeyBank Discovery Theater

- Business and community uses
  - ◊ Public meetings
  - ◊ Product launches
  - ◊ Professional development events

KeyBank, according to officials, is also making a gift to the science center to fund special access for local kids and third-graders in the Toledo Public Schools (TPS) system. This gift is expected to provide free field trips to the theater for third-grade students

and supplemental curriculum guides; science, technology, engineering and math (STEM) and reading-focused professional development for teachers; science festivals at TPS schools; and family nights at Imagination Station for families of third graders.

Moviegoers will have the option to purchase a ticket for only the theater, only Imagination Station, or both. Thanks to KeyBank,

"Science 2 Go" retail operations at street level. The theater will seat up to 300 people and feature a 4K, 58 foot-wide, premium large format screen with capability to project nearly any kind of video and audio, including traditional and 3D films, presentations, television, and more.

The theater adds to the redevelopment of downtown Toledo, noted officials, as large-screen theaters attract families, young adults, lifelong learners, school groups, travelers, and businesses. Imagination Station's theater expansion will be the only one of its kind in the region, attracting visitors and giving residents one more reason to experience Toledo's downtown, its restaurants, and other cultural assets.

"Our vision is a theater that will inspire and influence everyone in our community and powerfully impact economic growth in the Toledo area," said Lori Hauser, CEO at Imagination Station.

No Imagination Station levy dollars will be used for the development of this project. Construction of the theater is possible due to funding from the State of Ohio and a large number of private donors, most notably KeyBank as the marquee donor.

Local firms are managing the theater's design and construction. The Collaborative is handling architecture and design, while The Lathrop Company will oversee construction. The project is expected to break ground in the second quarter of 2019, and the theater is expected to open in 2020.

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# Eidi Properties acquires Crossroads Centre and Rossford Pointe

Eidi Properties has acquired Crossroads Retail Development and Rossford Pointe Retail Development located along a significant growth corridor in northwest Ohio.

Crossroads Centre is a 470,225 square foot power center consisting of retail space – including five separate shopping centers and

in only 24 days.

The company's CEO, Ramy Eidi, said, "We were able to complete this transaction in an impressively short time due to the great banking relationships we've developed over the years – as well as the amazing and dedicated team at Eidi Properties."



Crossroads Centre in Rossford

a Home Depot. Eidi Properties simultaneously acquired Rossford Pointe, comprised of 47,477 square feet of retail space along the Route 20 Corridor in Rossford. Combined, the properties make up more than 500,000 square feet of retail space.

Both shopping centers are located near the highly traveled intersection of I-75 and US Highway 20. The two developments total 33 tenant-occupied businesses as well as several out-parcels available for development, noted officials.

Eidi Properties quickly recognized the opportunities available with these properties and moved quickly to acquire the developments, according to officials. Eidi Properties was able to complete the acquisition

These transactions increase Eidi Properties holdings to 40 shopping centers with over 400 commercial tenants; Eidi Properties portfolio now totals in excess of 1.5 million square feet of prime retail space.

Eidi Properties is a privately held company owned by a local Toledo family. Established in 1998 and headquartered in Toledo, according to the company, Eidi Properties always strives to create a good tenant mix in the company's plazas as well as to maximize the plaza synergy for the benefit of all retailers within the shopping centers. The company specializes in commercial real estate acquisitions and they manage its own properties, with the vast majority of their portfolio consisting of retail shopping centers.

## Camp Invention sets curriculum for 2019

### Non-profit program promotes STEM learning

Camp Invention®, a nationwide non-profit summer program, introduces young innovators to invention and prototyping in a way designed to make them relatable and fun. In the recently announced 2019 program, campers will learn ocean navigation and survival skills on a remote island, conduct mock DNA tests on farm animals, and learn to protect their own ideas and patents. And at the end of the program, each camper will bring home two robots, noted officials.

According to officials, Camp Invention, a program of the National Inventors Hall of Fame (NIHF) in partnership with the United States Patent and Trademark Office, provides a unique experience for children to learn about the importance of intellectual property while exploring, creating, and designing. Using hands-on activities, Camp Invention promotes science,

technology, engineering, and mathematics (STEM) learning; builds resourcefulness and problem-solving skills; and encourages entrepreneurship.

Each year, the program features a new curriculum inspired by some of the nation's greatest inventors – the National Inventors Hall of Fame (NIHF) inductees. For 2019, the Supercharged™ curriculum features video challenges from these inductees encouraging children to be confident in their ideas and explore their ability to innovate. The hands-on modules include:

- Innovation Force®: Campers team up with the Innovation Force (NIHF inductees who have been transformed into superheroes) to battle the evil Plagiarizer, a supervillain who is out to steal the world's greatest ideas. As children create a device to retrieve the stolen ideas, they learn about the

(...continued on page 24)

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Area Accountants

Listed by Number of Local Employees

	# Local Employees	Year Founded	Top Local Officer	Services Provided	Industry Specialties
Gilmore Jasion Mahler, LTD 1715 Indian Wood Cir, Ste 100 - Maumee 551 Lake Cascades Pkwy. - Findlay	118	1996	Kevin M. Gilmore, CPA, CVA, Managing Partner	Assurance; Bus. Advisory; Healthcare Mgt; Risk Advisory; Tax; Bus. Valuation; Outsourced Accounting; IT Security Assessment/Consulting/Implementation; Private Equity Advisory; Succession Planning	Manufacturing & Distribution; Healthcare; Construction; Real Estate; Utilities
William Vaughan Company* 145 Chesterfield Ln - Maumee 348 E Riverview Ave - Napoleon	93	1959	Aaron D. Swiggum, CPA, PFS, CFE, Managing Partner	Assurance & Accounting; Tax Planning & Prep; Bus. Valuation & Litigation Support; Mgt Consulting; Fraud Exam/Prevention; Wealth Mgt; Cloud Outsourcing Accounting; Cost Segregation	Manufacturing & Distribution; Construction; Healthcare; Professional Services; Restaurant/Hospitality
Rehmann 7124 W Central Ave - Toledo	64	1941	Mark Walla, CPA, CGMA, MT, Office Managing Principal	Advisory & Tax Services; Assurance & Financial Reporting Services; Accounting & Business Solutions; Technology Solutions; Human Capital Management Solutions; Wealth Management; Retirement Planning Consulting; Corporate Investigative Consulting; Business Valuation Consulting; Litigation Consulting & Turnaround; Restructuring & Insolvency Consulting	Manufacturing & Distribution; Construction & Real Estate; Higher Education; Not-for-Profit; Government; Healthcare; Dealerships; Franchise; Agribusiness; Financial Institutions; Private Equity; Private Households
Shultz Huber & Associates, Inc. 101 Clinton St, Ste 2000 - Defiance	60	1969	Tyson Stuckey, CPA, Managing Partner	Accounting; Auditing; Tax Planning & Prep; Estate Planning; Bus. Valuation; Payroll Processing & HR Consulting; Tech Consulting; Forensic Accounting	Construction; Farming; Telecommunications; Manufacturing; Medical; Non-Profit; Service; Utilities
PwC 406 Washington St, Ste 200 - Toledo	55	1890	Scott Schueller, Office Managing Partner & Assurance Partner	Audit; Assurance Service; Accounting Advisory; Transaction Advisory; Valuation	Industrial; Automotive; Manufacturing; Healthcare; Real Estate; Consumer Products; Retail; Energy; Automotive
Plante & Moran, PLLC 3434 Granite Cir - Toledo	50	1924	Yvonne McNulty, Office Managing Partner	Audit; Tax; Consulting; Wealth Mgt	Manufacturing & Distribution; Private Equity; Franchise; Food & Beverage; Real Estate & Construction; Financial Institutions; Healthcare
EY- Ernst & Young, LLP One SeaGate, Ste 2510 - Toledo	48	1918	Jonathan Mick, Office Managing Partner	Assurance Service; Accounting Advisory; Risk Advisory; Tax; Tax Compliance; Tax Consulting; Transaction Advisory; Valuation	Industrial; Consumer Products; Construction; Real Estate; Healthcare; Public Sector; Automotive
Weber Clark Ltd. 5580 Monroe St - Sylvania	46	1985	James F. Weber, CPA, Managing Member	Compilation, Review & Audits; Bus. & Individual Tax Planning, Compliance; Strategy; Bus. & Individual Consulting Services; Software Support Including QuickBooks	Manufacturing; Construction; Transportation & Logistics; Real Estate; Employee Benefit Plans; Non-Profit
Payne Nickles & Company 257 Benedict Ave, Bldg D - Norwalk 422 W Market St - Sandusky	42	1980	Michael K. Miller, Jr., CPA, CVA, Managing Partner	Bus. Advisory; Estate & Succession Planning; Valuations; Litigation; Receivership & Fraud Support; Tax Return Prep; Fiduciary Estate & Trust Svcs; Financial Reporting; Bookkeeping & Payroll	Agribusiness; Non-Profit; Manufacturing; Restaurants & Hospitality; Construction
Clark Schaefer Hackett 3166 N Republic Blvd - Toledo	30	1938	Lee D. Wunschel, CPA, Shareholder in Charge	ACA Assurance; Tax Plan/Compliance; Audit & Accounting; Bus. Valuation & Consulting; Emp Benefits; Exec Assignment Group; Forensic & Litigation Support; Internat'l Bus. Svc; State & Local Svc	Employee Benefits; Afford Housing; Dealership; Franchises/Financial; Inst; Government; Healthcare; Higher Ed; Manufacturing & Distribution
CliftonLarsonAllen, LLP One Seagate, Ste 2650 - Toledo	30	1956	Todd Deindoerfer, CPA, Managing Principal	Assurance; Tax; Consulting; Outsourcing; Wealth Mgt	Private Sector; Public Sector; Healthcare; Financial Institution; Professional Services; Affordable/HUD Housing; Craft Breweries; Franchisors; Insurance
Mosley, Pfundt, Glick, & O'Brien, Inc. 6455 Wheatstone Ct - Maumee	28	2008	Larry D. Mosley, CPA, President	Tax Planning & Prep; Bookkeeping & Accounting Svcs; Bus. Valuation; Litigation Support	Construction; Manufacturing; Valuations for Litigation Support; Small Business

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Van Wert, Ohio 45891  
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Area Accountants

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	# Local Employees	Year Founded	Top Local Officer	Services Provided	Industry Specialties
Mira + Kolena, Ltd. 4841 Monroe St #350 - Toledo	25	1996	Thomas E. Kolena, CPA, ABV, CFF, Managing Member	Tax Prep & Consulting; Audit & Accounting; Consulting Svcs including Tax Planning, Valuation, Forensic Accounting; CFO Services; QuickBooks Assistance; Litigation Support	Manufacturing; Distribution; Service; Retail; Construction; Medical; Non-Profit; Employee Benefit Plans
Knueven Schroeder & Co 1035 N Main St - Findlay	17	1984	N/A	Audit, Review, & Compiled or Presented Financial Statements For Business, Non-Profits or Qualified Plans; Bookkeeping, Payroll Prep & All Business or Personal Tax Prep	N/A
E.S. Evans and Company 205 W Elm St - Lima	15	1925	Dan F. Clifford, Managing Partner	Audit; Review; Compilation; Payroll; Business Consultation; QuickBooks Consulting; Tax Planning & Preparation	Financial Institutions; Physicians; Small to Medium Businesses
Buckenmeyer & King, CPAs 3306 Executive Pkwy, Ste 200 - Toledo	12	1927	James J. King, CPA, CVA, AEP, President	Reviews; Compilation; Audits; Individual & Bus. Taxes; Business Valuation; Merger & Acquisitions; Succession & Estate Planning; Debt & Financial Consulting; QuickBooks Consulting	Small to Medium Businesses; Various Industries including Trucking, Wholesale, Propane, Non-Profit
Robert Apling & Associates, LLC 2155 Oak Harbor Rd - Fremont	11	1993	Robert Apling, CPA, Managing Member	Review; Compilations; Business & Individual Taxes; QuickBooks Consulting	Manufacturing; Construction; Healthcare; Restaurants; Retail; Agribusiness
Rayner, Foos, Kruse & Irwin, CPAs 6465 Wheatstone Ct, Bldg B - Maumee	10	1993	Sam Rayner, President	Full Service Accounting Firm; Tax; Accounting & Auditing; Consulting; Valuations; Forensic Accounting; Bookkeeping	Construction; Employee Benefit Plan Audits; Business Valuations
VZN Group, LLC 5900 Renaissance Pl - Toledo	10	1980	Linda A. Velandra, Managing Member	Accounting; Review & Compilation Services; Business Valuations; Consulting; Individual, Business, Trust & Estate Tax Prep & Planning	Professional Services; Small to Medium Business; Construction; Trucking; Farming
Alexander & Associates 3150 N Republic Blvd, Ste 7 - Toledo	9	1950	Lynn Dickey, CPA, President	Accounting; Bookkeeping; Payroll; Tax Services; Compilations	Small Businesses; Individuals
Bock, Korsnack & Hinds, Inc. 1607 Holland Rd - Maumee	9	1969	Robert Korsnack, Partner	Review; Compilation; Accounting; Business & Individual Tax; Payroll; QuickBooks Pro Advisor	Manufacturing; Real Estate; Distribution
Padgett Business Services 135 Chesterfield Ln, Ste 205 - Maumee	9	1981	Tom Friedel, CPA, Owner	Accounting; Financial Reporting; Full Service Payroll Processing; Bus. & Personal Income Tax Prep; Tax Planning & Resolution; Bookkeeping; Bus. Advice	Small to Medium Sized; Owner-Operated; Business in the Service & Retail Industries; Individuals; Sole Proprietors; Contractors; 1099 Recipients
Aschliman & Co, CPA's 201 Ditto St - Archbold	8	1980	Bob Aschliman, CPA, President	Accounting; Review & Compilations; Individual & Bus. Tax Planning & Prep; Payroll Processing; Succession Planning; QuickBooks ProAdvisor; Bus. Advisors	Agribusiness & Farming; Manufacturing; Construction; Trucking; Distributors; Small to Medium Sized Businesses
Knapp & Associates, LLC 2727 N Holland-Sylvania, Ste J - Toledo	8	2009	Darlene R. Knapp, CPA, Member/CPA	QuickBooks Consulting; Individual & Small Business Taxation & Planning; Bookkeeping & Cash Flow Mgt	Construction Trades; Restaurants; Professional Services
Luderman & Konst, Inc. 317 Jefferson Ave - Defiance	8	1977	James Rensi, CPA, President	Audit; Compilation & Review; Individual & Bus. Income Tax Consulting, Planning & Prep; Payroll Processing; QuickBooks Consulting; General Bus. Consultation	Non-Profit Auditing; Agriculture; Small Manufacturers; QuickBooks; Restaurant & Retail
Advanced Accounting Tax & Financial Services, LLC 8336 Monroe Rd, Ste 101 - Lambertville, MI	7	1996	Shanyn Stewart, President	Strategic Proactive Tax Planning; Full Service Accounting; Tax Prep & Compliance; Concierge CFO Services; Tax Resolution	Real Estate Investors; Cryptocurrency; Businesses Under \$5 million of Revenue

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Coalition

...Continued from page 7

falls below the pharmacy’s wholesale costs. The law also created an appeals process for pharmacies to challenge these reimbursement rates. The law was challenged by the Pharmaceutical Care Management Association (PCMA), which argued that the Employee Retirement Income Security Act (ERISA) prevents the State of Arkansas from implementing the law. Arkansas has asked the Supreme Court to hear the case.

The attorneys general argue in the recent filing that State laws regulating PBMs are not restricted by federal law. Regulation is critical to the States’ ability to improve the transparency of prescription drug marketplaces and to protect consumers’ access to affordable prescription drugs, especially those in underserved, rural, and isolated communities. In addition, the attorneys general assert that the regulation of PBMs promotes healthcare access and affordability, taking away a State’s ability to regulate would create confusion and uncertainty in the market and harm patients.

DeWine joined the California Attorney General and attorneys general from Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Oregon, Texas, Utah, Vermont, Virginia, Washington, Wyoming, and the District of Columbia in submitting this amicus brief.

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# Area Accountants

...continued from page 17

	# Local Employees	Year Founded	Top Local Officer	Services Provided	Industry Specialties
Toledocpas.com 1811 N Reynolds Rd, Ste 201 - Toledo	6	1998	Tom Baird, CPA, President	Accounting; Bus. & Personal Tax Prep & Planning; Full Service Payroll Processing; QuickBooks ProAdvisor Consulting & Training; QuickBooks Online Accounting & Training	Hospitality; Medical; Investment Real Estate
Tessera Associates PC 3237 W Sylvania Ave, Ste 200 - Toledo	3	2002	Ted Meiers Sr. CPA, EA; Ted Meiers, Jr. EA	Accounting; Bookkeeping; Payroll; Bus. & Personal Tax Planning & Prep; Representation Before Taxing Authorities	Serving Small to Medium-Size Businesses (Up to \$15M Annual Revenues); Non-Profits

Published 01-19; List includes only those Accountants that responded by deadline; N/A = Not Applicable; \* William Vaughan Company and Davenport, Hanf & Company merged effective November 1, 2018

# Report: Experiences of nonemployer small businesses

The Federal Reserve Banks of Cleveland, New York, and Richmond issued the *2018 Small Business Credit Survey Report on Nonemployer Firms*, which examines the business conditions and the credit environment of small businesses with no employees other than the business’s owners. The report is based on the Small Business Credit Survey (SBCS) that was fielded in 2017. Nonemployer firms can include gig workers, startups that are planning to hire employees, and mature businesses that rely on contract workers as their workforce, among others.

According to the report, nonemployer firms make up about 80% of all small businesses and employ 17% of the American workforce, yet little is known about their financing experiences. The report addresses this knowledge gap by providing a deeper understanding of the unique characteristics of nonemployer firms and the challenges they face.

“Nonemployer firms are an important source of income for many individuals,

so it’s critical to determine whether self-employment is working for them,” said Claire Kramer Mills, assistant vice president at the New York Fed. “Some segments of these firms – especially those planning to hire employees in the future – are more prone to face financial challenges and may have unmet funding needs. These obstacles may limit their near- or longer-term growth prospects.”

A key feature of this report is a deep-dive into five different categories of nonemployer firms based on the nature of their work. This includes “supplemental work” where the business is not the owner’s primary source of income, as well as contract work.

Key findings include:

**Performance and Expectations**

- Nonemployer firms are small: 71% have \$100,000 or less in annual revenue
- A net 8% of nonemployer firms were profitable, driven mainly by very high profitability among larger-revenue firms (firms with more than \$100,000 in annual revenue).

A net 50% of larger-revenue firms were profitable, compared to a net -8% of smaller-revenue firms (meaning that 8% more smaller-revenue firms had losses than had profits)

- Nonemployers overall have positive expectations for future revenue and employment growth (a net 62% and 28%, respectively). Smaller-revenue nonemployers are somewhat more optimistic about their future revenue growth than larger-revenue firms

**Financing Demand, Approvals, and Sources**

- Only 25% of nonemployer firms applied for financing. Of those that did not apply, 39% reported they have sufficient financing, and 31% were averse to taking on debt
- Among nonemployer applicants, 34% were approved for the full amount of financing sought. Two-thirds reported funding shortfalls, or receiving less than the amount they applied for
- Larger-revenue applicants were more likely to apply for loans or lines of credit at large banks and small banks compared to

smaller-revenue applicants

**Financial Challenges and Reliance on Personal Finances**

- Nonemployer firms cited paying operating expenses (32%) and accessing credit (27%) as their top financial challenges
- 74% of nonemployer firms with financial challenges used personal funds to address the challenges
- Personal guarantees (39%) and personal assets (26%) were the most frequently-used collateral for acquiring debt, and 65% of credit card holders use a personal credit card for business financing

**Nature of Work**

Nonemployer firms differ greatly in the nature of their work.

- Potential employers – nonemployers that plan to add employees in the next 12 months – are more likely than the others to seek financing, and often report they sought funding to expand their business.
- Of all nonemployers, potential employers (...continued on page 20)

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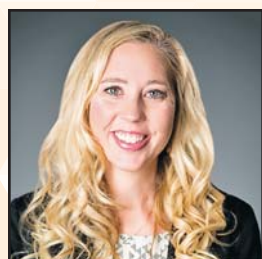
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# BUSINESS TAX ADVISOR

## Uncovering the hidden gem of OZs



**Tara Bollinger, CPA, CMA, CGMA, Principal and  
Justin Vanderglas, CPA, Manager**

Many individuals are currently working with their financial and tax advisors to deploy year-end strategies to keep more of their money in their own pockets. Unfortunately, several of the traditional planning ideas are no longer available due to changes within the Tax Cuts and Jobs Act (TCJA). Luckily for us, there are some new tools in the toolbox, one of which is known as Opportunity Zones.

Opportunity Zones (OZs) were a hidden gem buried in what became the largest tax overhaul in more than 30 years, but since the proposed regulations outlining the rules were released in October of this year, the secret has started getting out. With

more than \$6 trillion currently sitting in unrealized capital gains, the Secretary of the Treasury estimates the provision should lead to more than \$100 billion in capital investment in low-income areas. In addition, President Trump signed an executive order on December 12th to create the White House Opportunity and Revitalization Council, which will be led by Ben Carson, the Housing and Urban Development Secretary.

The advantages of OZs for investors can be categorized into three distinct incentives. First, investors can temporarily defer their current capital gains by putting money to work in designated areas through investment vehicles known as Qualified Opportunity Funds (QOFs). This temporary gain deferral will last until the earlier of the date the QOF investment is sold or exchanged or December 31, 2026. Second, an investor is awarded a step-up in basis in their originally deferred gain once the QOF has achieved specified holding periods. Once a 5-year hold is reached, 10% of the originally deferred gain vanishes, and an additional 5% is permanently excluded at the 7-year mark. Said another way, a \$1 million gain properly invested in a QOF will result in the taxpayer ultimately only paying tax on \$850,000 after a 7-year hold is

achieved. The third benefit is really the kicker. It allows investors an increase in their basis in the investment up to its fair market value the date it's sold or exchanged, thereby eliminating all post acquisition gains once a 10-year hold is achieved.

To qualify for the incentive, investors must contribute the amount of cash equal to the capital gain they wish to defer into a QOF within 180 days of the gain being recognized. To avoid incurring penalties, QOFs will need to maintain at least 90% of their assets in qualified Opportunity Zone property, which

...continued on page 26

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# CAI planning new Defiance headquarters

Credit Adjustments, Inc. (CAI), a faith-based call center and receivables management company, is planning a new 32,000 square foot headquarters in Defiance.

"We founded our company in Defiance more than 40 years ago," said CAI chairman of the board, Michael Osborne. "Our community supports us, and we strive to support them. As we continue to drive our business

Road intersection. According to CAI, the modern, two-story workplace will include an atrium and training and collaboration spaces. The building will be unique among call centers, with large windows that offer views of nearby wooded areas and make the most of natural light. Giles noted that while it's still early in the building design, CAI is planning on designing the building



Rendering of CAI's new Defiance headquarters

forward on a national level, we wanted to firmly plant our corporate headquarters in Defiance – our home."

Hunter Giles, manager, branding and communications for CAI, said, "The driving force for our new corporate headquarters is growth. We're growing on a national level and as we grow, we want to help our community and team members grow with us."

In spring 2019, construction will begin on CAI's new headquarters and call center on Geneva Boulevard near the Latchaw

with energy efficient glass and HVAC system, and the building will exceed ASHRAE 90.1 standards.

"But we aren't stopping there," Osborne continued. "Our new location is perfectly placed behind Kaitlyn's Cottage, an organization that we love and support. We hope to create handicap accessible walking and hiking trails in that area for everyone to enjoy. It's a way for our community to connect even more."

Giles added, "Everything about this

project has purpose – from the location, to the name of our Boulevard, to what our current location will be used for after we move to our new headquarters."

Since its inception in 1977, CAI has been located at 330 Florence Street in Richland Township. When CAI moves into its new headquarters after the project is complete in 2020, it will be within the City limits, bringing jobs to the community and growth for the City, noted CAI. Its former location will be used by the Defiance Dream Center, a volunteer-driven non-profit organization that helps individuals realize their dream of reaching their full potential and leading a self-sufficient life.

"Also, as we expand our space, we will be adding approximately 100 new jobs to Defiance," said Giles.

CAI has over 385 staff with offices in Defiance and Toledo and Manchester, New Hampshire, and subcontractors across the United States.

"We attribute our growth and success to the passion and visionary leadership team we have at CAI. When God presents us with opportunities, we listen and follow His guidance. This has led our company to valuable partnerships within the communities we operate in and has given us the ability to create positive lasting change," said Giles. "We strive to change lives for the better in our communities and with the individuals we serve. That is our driving force that keeps us going, and the larger our company grows,

## Nonemployer

...Continued from page 18

are most likely to have potentially unmet funding needs. More than half of these nonemployers either were not funded for the full amount needed, or chose not to apply even though they may have needed funds. Only one-quarter of all potential employers have had their funding needs met, compared to more than 40% for all other nonemployers

- Supplemental work firms – where the business is not the owner's primary source of income and the owner has no plans to hire employees – are the least likely to apply for financing, but those that do apply have the highest rate of success out of all nonemployer segments, despite only one-third reporting that they are profitable

- In contrast, later-stage potential employers – that have been in business more than two years that plan to add employees in the next 12 months – have the highest application rate but the lowest rate of successfully securing funds

the more we can reinvest in our community and employees."

Leading the construction team are Beilharz Architects and Rudolph Libbe Inc., of the Rudolph Libbe Group, the construction manager.

"This project would not be possible without our partnerships and community support," concluded Giles.

## Guidance for 166 ODSA and 504 SBA loans

In a recent interview with *Toledo Business Journal*, Laurie Cantrell, financing programs manager for the Toledo-Lucas County Port Authority, offered insight and advice for small businesses looking to obtain financing through a 166 ODSA or 504 SBA loan.

### BUSINESS PLAN

Cantrell began explaining the importance of a business plan for startup and existing companies, as it lays out the foundation of the business and why financing is the right decision for both the business and an area lender.

"It's very important – especially for a startup business – to have a good business plan. They have to know who their competitors are, who their market is going to be, what the cost is going to be to start up their business, and what the costs are going to be for the ongoing business. They're going to have to have probably at least three years of projections going forward so that they can make sure that they're going to cash flow so that they can cover the debt. So all of that should be included in the business plan," said Cantrell.

"We always try to help the borrowers whenever we can. If it's a startup and they don't even know where to start – they just have an idea – we will usually refer them to the Small Business Development Center (SBDC) at the Chamber to help with a business plan because that's really the first start. No matter if you're

a startup or an existing business, we're still going to have questions. We really need to know, 'What are the project costs? When are you looking to expand your business? Does it make sense to do that? Are

you going to be able to cash flow once you take on this additional debt? Is your revenue going to cover what this new debt is? Etc.' That's all part of a business plan and it's really more in depth if you're a startup company," said Cantrell.

### FINANCIAL STATEMENTS / TAX RETURNS

When discussing the importance of financial statements / tax returns, Cantrell noted that the latter is more important in the financing process, although the former is nice to have.

"We usually go back three years for financial statements, but they don't have to be audited because we require tax returns, so it's really more important to have those. Some small businesses don't really have financial statements other than internal ones, so it's not as important as long as we have their tax returns. That's really what the SBA and the State key in on for the 166 ODSA loan," said Cantrell.

### COLLATERAL

Cantrell noted that there are collateral requirements for the 166 ODSA and 504 SBA loan.

Cantrell explained, "Any type of loan that we do, there are collateral requirements. However, the SBA will not turn someone down strictly from a shortfall of collateral, so if the loan makes sense – could be if

they've been in business at least two years and they cash flow – the SBA won't strictly turn them down for a shortfall of collateral like a bank would. So in the event that someone's got a little bit of a shortfall, we will first look to see if there's any additional collateral. Maybe they've got equity in their house, or maybe they've got some equipment that's free and clear, etc. So we will try to make up that shortfall of collateral. If we can't and the loan still makes sense – it's good for the business, they cash flow, they've got strong financials, etc. – we'll still do it with a shortfall of collateral.

### GUIDANCE TO SMALL BUSINESSES

Cantrell also offered general advice to any business looking for financing. She noted that it starts with the business plan, but also to check on the owner's credit score and to make sure everything is currently paid, having a personal finance statement, and to have an interim bookkeeping system.

"So first and foremost, have a business plan and if not, know where to get help with the business plan. Secondly, a lot of small business owners are



Laurie Cantrell, financing programs manager, Toledo-Lucas County Port Authority

really good at what they do. They're small business but they're not as adept at making sure their credit is current. So I recommend they get a copy of their credit report and take a look at it because I can't tell you how many times the credit report comes in and there's things on there that they weren't even aware

...CONTINUED ON PAGE 26

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# Institutions fund \$10,000 in Pay it Forward ideas

First Federal Bank and First Insurance Group celebrated its fourth annual Pay it Forward Day by performing nearly 700 random acts of kindness and providing \$10,000 in funding for crowd-sourced projects aimed to spread kindness to others.

"Pay it Forward Day is a treasured tradition for our organizations," said Donald P. Hileman, president and CEO of First Federal Bank. "It gives our employees an opportunity to live out our 'Better Together' philosophy while empowering others in our community to do the same."

According to officials, a "Pay It Forward" is a random act of kindness that spurs others to continue the cycle of giving. After receiving over 200 submissions, First Federal Bank and First Insurance Group selected a variety of projects to fund. A complete list of funded projects can be found at [www.FirstFed.com/Pay-it-Forward](http://www.FirstFed.com/Pay-it-Forward).

"We were overwhelmed with the thoughtfulness of each submission. While all ideas

were worthy, we recognized the unique impact that these projects could bring and are delighted to provide the opportunity for others to make a difference," said Hileman. "As a community bank and agency, we will continue to find ways to make the places we live and work a little brighter with even the smallest acts of kindness."

First Federal Bank will post updates to its Facebook page and website for the Pay it Forward ideas and how each of the funded projects is progressing.

The following projects will receive funding:

- Quincy of Fort Wayne will Pay It Forward by providing financial literacy classes to youth through LifeWay Bible Fellowship
- The Wauseon Library will Pay It Forward by providing the Noah's Ark Workshop to children attending literacy classes. The children will have the opportunity to create a stuffed character from one of the books to bring the story to life and encourage

more reading

- Dawn will Pay It Forward by providing lap blankets to people living in local nursing homes in Defiance County. This grant will help Dawn continue the project her family began two years ago of delivering gifts during the holidays and visiting with her dog to brighten spirits with elderly residents

- Madaline will Pay It Forward by creating welcome baskets full of essentials and toys for families who stay in shelters at the Housing Help of Lenawee in Michigan.

- Chris will Pay It Forward by helping Lima's Samaritan House purchase supplies to continue to provide over 15,000 meals per year to homeless women and children that reside at the shelter

- Kathy of Delphos will Pay It Forward by purchasing lifelike dolls and pets for patients from nursing homes suffering with Dementia and Alzheimer's. This form of therapy has been proven beneficial and will help bring joy and comfort

- Austin will Pay It Forward by improving a physical therapy center to offer a free community fitness center to local senior citizens in the Arlington, Ohio area

- Dottie will Pay It Forward by purchasing school supply kits for low income Sylvania school district residents

- Donielle will Pay It Forward by providing free baseball equipment to children to help defray the costs of playing in the Sox Youth Baseball Team in Toledo

- Jennifer will Pay it Forward by purchasing supplies to expand Real Men READ-y program, a reading program that pairs male African American professionals with African American boys in grades K-1, in an effort to improve literacy and build relationships in Toledo

- De'Angelo will Pay it Forward by purchasing a camera and printing services for the youth development program at the City of Refugees Ministries International in Adrian, Michigan

# Ohio in multistate consumer protection settlement

A multistate consumer protection settlement has been reached with one of the nation's largest debt buyers – Encore Capital Group and its subsidiaries Midland Funding and Midland Credit Management – to require the company to reform its debt buying and collection practices.

The settlement, which includes Ohio, 41 other states, and the District of Columbia, resolves an investigation into claims that Midland had signed and filed affidavits in State courts in large volumes without verifying the information printed in them, a practice commonly called robo-signing, according

to officials.

"The goal of this settlement is to protect consumers," outgoing Ohio Attorney General Mike DeWine said. "It requires Midland to take a number of specific steps to verify debt before trying to collect from consumers or filing lawsuits against them."

Among its terms, the settlement requires Midland to:

- Verify information in affidavits
  - Present accurate documents in court proceedings
  - Have account documents about a debt
- (...continued on page 23)

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# Professional Homes



## KDG recognized for Berdan Building rehabilitation

Detroit-based Kraemer Design Group, PLC (KDG) – a high-end architecture, interior design, and creative firm – received recognition from the Ohio History Connection's State Historic Preservation Office with a Preservation Merit Award for the rehabilitation of the Berdan Building, located at 601 Washington Street in Toledo. KDG was honored alongside developers Karp & Associates, Prater Development, and general contractor Buildtech Ltd.

"The Berdan project encapsulates every aspect of our service offerings, from creative architectural design to historic rehabilitation expertise and knowledge of State and federal historic tax credits," said Bob Kraemer, principal and co-founder of KDG. "Toledo shares similar characteristics to Detroit – our hometown – with great opportunity for century-old buildings to be given new life. With our firm understanding of the city landscape and adaptive reuse, we look forward to being more present in Toledo and putting our skills to work as



The Berdan Building in downtown Toledo

part of the city's own revitalization."

The Berdan Building was originally completed in 1902 and served as a wholesale grocery warehouse and manufacturing hub for the Berdan Company, once the largest wholesale grocery business in the

eastern United States. The building was individually listed on the National Register of Historic Places in 1975 but became vacant in the same decade, noted officials.

Today, the building has been rehabilitated into a modern mixed-use building

with 115 apartments on the second through fifth floors, a ground floor tenant parking garage, corner retail space, and a rooftop deck overlooking the city and the Toledo Mud Hens' Fifth Third Field across the street.

As part of KDG's role as architect, designer, and historic consultant, the team secured \$11,524,300 in historic tax credits, both through the Secretary of Interior's Standards for federal tax credits and the State's competitive historic tax credits.

"The completion of our redevelopment of The Berdan marks over a decade of our commitment to the revitalization of downtown Toledo and over \$100 million of investment since then," said Richard Karp of Karp & Associates. "We look forward to the continued partnership with the City of Toledo and State of Ohio as part of our ongoing efforts with our growing inventory of historic resources downtown."

The project team of Kraemer Design (...continued on page 23)



## SPECIAL ELECTION ANNOUNCEMENT!

*Congratulations to the Newly Elected Directors of the Toledo Regional Association of REALTORS®!*



**A message from**  
**Doug Kwiatkowski of**  
**RE/MAX Preferred Associates,**  
**President, The Toledo Regional**  
**Association of REALTORS® (TRAR)**

Please join me in welcoming three elected Directors to your Toledo Regional Association of REALTORS. These members will be sworn in to their elected positions at the Annual Business Meeting to be held in January of 2019 and will serve a three year term.

Maggie Fawcett of The Danberry Company and Kathy Kuyoth of RE/MAX Preferred Associates have been elected to serve a second term on the Board. Sean Siwa of Key Realty will be joining the Board of Directors for a first term.

Our Mission Statement is to be the "trusted voice of real estate". We provide our members with innovative services and advocacy enabling them to grow and prosper. The Board works to ensure private property rights for all citizens. Without the help of our volunteers like these, this would be a more difficult task. I thank them and I thank you, the members of our community, who support our mission.



**Maggie Fawcett**  
The Danberry Company



**Kathy Kuyoth**  
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# AHI recognized as Remodeler of the Year

Arnolds Home Improvement (AHI) attended the 2018 Greater Toledo Choice Awards at the Home Builders Association's (HBA) annual banquet at the Inverness Club, where the company won awards in three categories: Best Logo Design, Best Charitable/Community Event, and 2018 Remodeler of the Year. According to the company, its sincerely humbled and honored to win such prestigious awards.

"We believe in our local community and

in giving back. The reason we have been in business for over 28 years is because of the support we've received from our community," said AHI owner Jason Arnold. "It is important to better our community in whatever way we can."

In business since 1990, AHI is a local, family-owned roofing and remodeling contractor serving the greater Toledo region. The company specializes in roof repair and replacement, bathroom remodeling

— including its one-day bath remodeling services, siding, windows — and more. According to the company, no matter how complicated a request might seem, it has the tools, techniques, and skilled personnel to ensure results.

"We built our company on the premise that great customer service is vital, and we continue to uphold our core values of honesty and integrity with each new project our remodeling contractors take on," said

Arnold. "This relentless dedication to client satisfaction has earned us numerous accolades throughout the years, including the prestigious Torch Award, which the Northwest Ohio Better Business Bureau gives to ethical companies that display truthful advertising and transparent practices. There's no better local option for your roofing and remodeling needs. We look forward to donating several projects on a yearly basis to families in need in our community."

## Berdan Bldg

...Continued from page 22

Group, Karp & Associates, Prater Development, and Buildtech Ltd. have combined forces for a number of other projects throughout the region. The team is responsible for the Standart Lofts, a historic building in Toledo's Warehouse



Interior of the Berdan Building in downtown Toledo

District with 75 apartments featuring stainless steel appliances, granite countertops, smart modern lighting, and a 1,500 square foot rooftop deck.

Additionally, the team has already begun work on another historic corner of Toledo, focusing its efforts on Fort Industry Square, where a city block of a dozen historic structures are being redeveloped into luxury apartments, office space, and retail, noted officials.

## Settlement

...Continued from page 21

before filing a lawsuit about the debt

- Review original account documents before continuing collection efforts if a consumer disputes a debt (and provide these documents to the consumer for no charge)

- Maintain proper oversight and training

over its employees and the law firms it uses

- Generally not resell debt until September 2020

According to officials, Midland will also eliminate or reduce the judgment balances of consumers in cases where Midland used an affidavit against them in court between 2003 and 2009 and consumers disputed the debt. Midland will notify impacted consumers by mail of the balance reduction; no further action is needed from consumers.

Approximately 790 Ohio consumers are expected to qualify for these reductions for a total value of about \$1.24 million, noted officials.

In addition, Midland will set aside \$25,000 per state to compensate consumers who may have paid Midland for debt they did not owe. Ohio consumers who believe they may qualify should file a complaint with the Ohio Attorney General's Office.

Midland also will pay the participating

attorneys general a total of \$6 million, of which Ohio's share is \$195,241.

According to the Attorney General's office, debt buying involves buying and selling overdue debts from creditors and other account owners, often for pennies on the dollar. After buying the debt, companies then try to recover the full balance from consumers through collection attempts by phone and mail and in some cases by filing a lawsuit against the consumer.



Home Builders Association  
of Greater Toledo, Inc.



# TOOLBOX

## INDUSTRY NEWS

## America Faces Housing Affordability Crisis

Nearly three out of four American households believe that the nation is suffering a housing affordability crisis, and a majority of respondents reported this is a problem at their local and state level as well, according to a new nationwide survey conducted on behalf of the National Association of Home Builders (NAHB).

"These poll results confirm what builders from across the nation have been warning about—that housing affordability is an increasingly serious problem in communities across America," said NAHB chairman Randy Noel, a custom homebuilder from LaPlace, Louisiana. "A mix of regulatory barriers, ill-considered public policy, and challenging market conditions is driving up costs and making it increasingly difficult for builders to produce homes that are affordable to low- and moderate-income families."

More than 2,200 adults were surveyed in late November to assess the public's attitude on whether a lack of affordable housing is a problem in their neighborhoods, cities, states, and nationwide. The poll cut across partisan, regional, demographic, and socioeconomic lines. Among its key findings:

- 73% of all respondents believe that a lack of affordable housing is a problem in the US.

- 68% believe this is an issue in their state and 54% cite housing affordability as a concern in their neighborhood.

- 58% said that if they decided to purchase a home in the near future, they would have trouble finding a home they could afford in their city or county.

- Breaking down by community types, 68% reported a dearth of affordable housing as a problem in urban communities, 64% said it was an issue in middle-class neighborhoods, and 56% cited a problem in rural areas.

In terms of strategies to improve the lack of affordable housing, 55% believe it would be effective for their City or County to lower development and construction fees builders must pay so that more affordable units can be built and 53% believe it would be effective to increase government subsidies to builders to produce more affordable units.

The poll is also consistent with the latest findings from NAHB's Housing Trends Report for the third quarter of 2018, which finds that 79% of buyers say they can afford to purchase fewer than half of the homes available in their local markets.

Nearly a third of America's 119 million households are cost burdened and pay more than 30% of their income for housing, according to NAHB analysis of data from the Census Bureau's 2017 American Community Survey. That number includes almost half of the nation's renter households and a quarter of the owner households.

Regulatory requirements alone account for about 25% of the cost of constructing a single-family home and roughly 30% of the cost of a multifamily unit. And every day, builders grapple with increasing construction material costs, a shortage of skilled workers, and a dwindling supply of developed lots. Restrictive policies that limit or even prohibit various types of homes and make large areas off-limits to new construction contribute significantly to the problem.

"Housing is vital to the economic health of our nation," said Noel. "This poll should serve as a wake-up call to policymakers at all levels of government to ease regulatory burdens that needlessly drive up the cost of housing and to enact policies that will encourage the production of badly-needed affordable housing units."

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## Michigan Hub

...Continued from page 2

"The job history here is that the Endicott facility closed and 75 people lost their jobs. With our on-site folks and people running the operations, we now have five back. But as we start to scale up, we will have a big construction effort and jobs for the plants.

For the power plant and for our first tenant, we are looking at adding 75-80 jobs, so all those jobs are being replaced. Of course, as additional tenants come on board, there will be more jobs as well," said Foy.

Foy noted that the former power plant surrounded the town of Litchfield but was owned by five municipalities and couldn't sell the electricity to Litchfield.

"So you had a power plant in your backyard and no one got to see the benefits of

low-cost power. The shift here is that for the first time in 40 years, the power generated here within the community will also be used in the community. From an economic development standpoint, if you generate and use the commodities in the community, it's a pretty significant economic amplification."

The City of Litchfield, according to Foy, has around 12,000 people with 2,500 people going in and out of the industrial park.

"We think that this whole idea will benefit the community. The former coal plant shutting down hit the community hard, and so having the ability to take something that was a big negative and convert it into a very positive outcome for the community is very important. And with that, we've seen tremendous support from the local community, the region, and even the State of Michigan. We look forward to continuing this progress," concluded Foy.

## EHOVE

...Continued from page 13

criminal justice; culinary arts; diesel technology; early childhood education; electrical technology; engineering tech; explore science, technology, engineering, and mathematics (STEM); exercise science and rehab therapy; Fast Forward, a program for students who have attended high school for two years, but have earned insufficient credits to get back on track for graduation and meet criteria to enter



Rendering of the EHOVE Career Center expansion project

one of EHOVE's career tech programs; firefighter / EMT; industrial technology; job connections; medical careers; teacher academy; and visual and interactive media technology.

Mastroianni noted that in the area, the majority of job opportunities are found in manufacturing, medical, construction, public safety, and travel and tourism.

"I am excited for the project to begin. It will create amazing educational spaces for our high school and adult education students and allows us to continue to provide a highly trained workforce for area employers," concluded Jenkins.

## Camp Invention

...Continued from page 15

importance of intellectual property and the US patent system

• Deep Sea Mystery™: The children embark on a research adventure at sea to dig up fossils, but they soon find themselves stranded on an island. Using lessons and advice from NIHF inductees, they invent island-survival tools and underwater equipment

• Farm Tech™: Campers are put in charge of managing their own farm as they learn the basics of running a business. With the assistance of the Bot-ANN-E robot, they learn fundamental coding techniques to maximize their time and profits. Children also are introduced to DNA syntheses, where they perform their own mock experiment

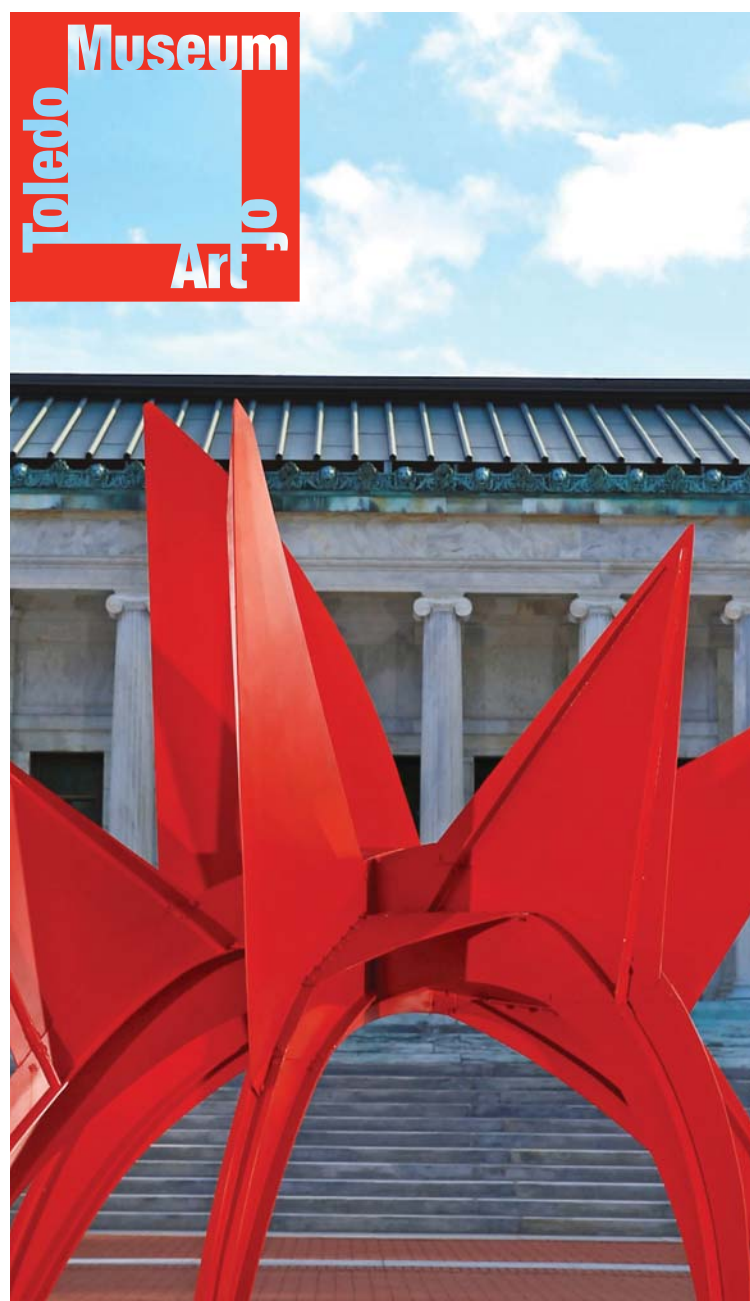
to check the health of their newly purchased cattle

• DIY Orbot™: The children will explore frequency, circuit boards, motors, and gears as they use real tools to reverse engineer a remote-control robot. Throughout the week, campers will adapt their DIY Orbot to perform increasingly challenging tasks

"My daughter had an amazing time at Camp Invention," said Laura Cabrera, the parent of a 2018 camper. "She enjoyed the

stimulation that camp provided, and she couldn't stop talking about building robots and how things work. She learned so much, but I don't think she realized it because she was so busy creating and having fun."

Local programs are facilitated and taught by certified educators who reside and teach in the community. Annually, Camp Invention programs benefit more than 160,000 children and partner with 2,800 schools and districts across the nation.



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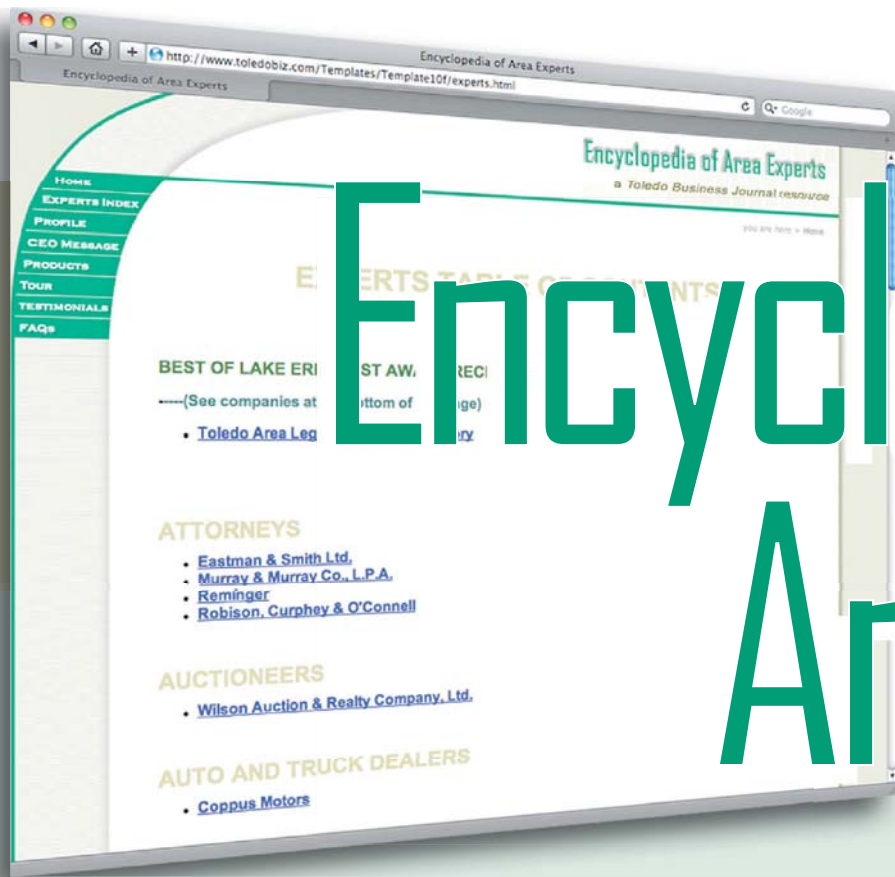
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## OhioHealth

...Continued from page 5

Hardin Memorial decided to create an infusion center to support chemotherapy and non-chemotherapy infusions.

According to Snyder, patients will be able to have chemotherapy infusions, non-chemotherapy infusions, and blood transfusions in a dedicated infusion space with six private infusion bays.

"As cancer patients often need supportive services, included in the infusion center space is a multidisciplinary conference room which will have space for future telemedicine opportunities, navigation support, chemotherapy education, and space for an American Cancer Society 'Look Good Feel Better' program. Also included in the project are facility upgrades to the current pharmacy in order to provide the equipment and space needed to safely mix chemotherapy agents. This upgrade will be done in coordination with the timing of the infusion center space construction," said Snyder.

He also noted that adding specialized infusion services locally will provide access for its cancer patients and allow them to receive the treatment they need without leaving the Hardin community.

Snyder stated, "Being a member hospital of OhioHealth gives us access to world renowned physicians and care."

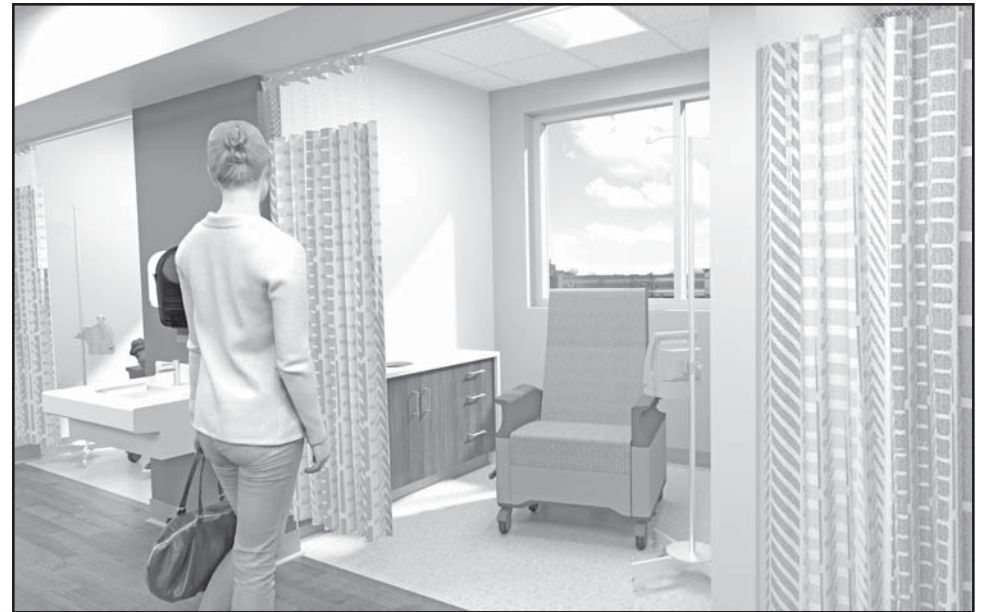
### **OhioHealth Hardin Memorial Hospital and OhioHealth**

With a staff of more than 200, OhioHealth

Hardin Memorial Hospital is able to provide acute and short-term skilled care, a full range of outpatient diagnostic and therapeutic services utilizing state-of-the-art technology, rehabilitation, and physical therapy services, as well as numerous community programs and services. The 24-hour emergency department is

the National Organization of State Offices of Rural Health (NOSORH) for overall excellence in patient perspective. Hardin Memorial was among 18 Ohio rural providers recognized for overall excellence in 2018.

Hardin Memorial is a member hospital of OhioHealth – a nationally recognized, non-profit, charitable, healthcare outreach



Rendering of the planned infusion center at Hardin Memorial Hospital

staffed by nurses and physicians specially trained in emergency care. Hardin Memorial also offers the convenience of a multi-specialty center in which a variety of specialists are able to treat and diagnose patients locally.

Hardin Memorial was recognized by The Chartis Center for Rural Health and

of the United Methodist Church – and is fully accredited by the Joint Commission on Accreditation of Healthcare Organizations. As a part of a developing community-based health care system, the hospital provides the needed healthcare services or links residents to services not available in the county.

#### SPONSORED CONTENT

## Guidance

...CONTINUED FROM PAGE 20

were on there," said Cantrell. "It's also important to make sure that everything's paid current and making sure that you have a personal financial statement, as we require that, and you'll want to get that updated. Other things could be just making sure that you have some kind of interim bookkeeping system, and make sure that you know exactly what your expenses are and what your revenues are."

### **BENEFITS OF SBA FINANCING**

Cantrell also explained the benefits of an SBA loan to a small business, including long-term fixed rates and having to pay a smaller percentage of a down payment.

"First and foremost, long-term fixed rates are a great benefit to SBA financing. Banks will typically

not go longer than five years on a fixed rate. So after the five years, you have to come back and renegotiate and your rate will probably go up because it's only fixed for five years max. The SBA will now, starting this year, go up to 25 years in a fixed rate. So 10 years, 15 years down the road, people don't have to worry about what their payment amount is going to be, especially in the rising interest rate environment that we're in now," said Cantrell. "The second thing is banks typically require at least 20% – sometimes 25% – of a down payment on the loan. With the SBA, you only have to have 10% down if you're an existing business and 15% if you're a startup. So those are two really critical pieces that can help a small business"

#### SPONSORED CONTENT

## Hidden gem of OZs

...Continued from page 19

includes qualified opportunity zone stock, qualified opportunity zone partnership interest, and qualified opportunity zone business property.

While we did get answers to several questions back in October, there are still many outstanding, and a second tranche of proposed regulations expected to be released in the first quarter of 2019 will hopefully give us those. The availability of qualified projects and funds in which to invest will increase at a rapid pace as

we head into next year. If you have capital gains in 2018, or in the future, this new tool may be the one for you.

**Tara Bollinger, CPA, CMA, CGMA**  
Principal

[tlbollinger@cshco.com](mailto:tlbollinger@cshco.com)

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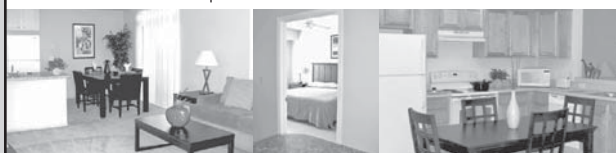


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# Downtown Toledo building receives Historic Preservation Tax Credits

The Ohio Development Services Agency (ODSA) awarded \$250,000 in Ohio Historic Preservation Tax Credits to Matthew Rubin of Crane Development to rehabilitate the Andrus Building, a vacant, historic building at the corner of 10th and Jackson Streets in downtown Toledo.

The distressed, 15,000 square foot, three-story building with a 32-car attached parking lot will be a \$1.5 million project and will be transformed into high-quality Class A of-

in terms of both the history of commerce and the history of transportation in Toledo, and at the national level as it relates to the rise of the automobile industry and the Jeep.

The City of Toledo designated the building as a local historic landmark in late July. It is currently in the process of being nominated for the National Register of Historic Places, which will make the project eligible for Federal Historic Tax Credits. Erin Claussen of Toledo Revival serves as the lead historic preservation



Rendering of the rehabilitated Andrus Building in downtown Toledo

fice space with first floor retail, noted officials. The building construction is being managed by Julia Randles of Randles Company. Kate MacPherson, AIA of MacPherson Architects is the designer. Crane Development is currently marketing the space to potential tenants including law firms and business services firms.

Built in the late 1800s, the building was formerly home to Toledo auto parts manufacturing companies Landers Brothers, Tillotson Manufacturing, and M.I. Wilcox. The building also served as a lodge for the local chapter of the Independent Order of Odd Fellows. The building, according to officials, is significant

consultant for the nomination and tax credit application process. Rubin and Claussen were both awarded Emerging Professionals Scholarships by Heritage Ohio in 2017 for their previous redevelopment work in Toledo.

The Andrus Building project is being supported by many local partners including The City of Toledo, LISC-ProMedica partnership, Toledo-Lucas County Port Authority, ConneCToledo, and the UpTown Association.

“By using historic tax credits, we are bringing more economic opportunity to downtown and preserving a piece of Toledo history from an era of craftsmanship that cannot be recreated,” said Rubin.

## Ohio funding helping small businesses hire export interns

Ohio businesses looking to expand their export initiatives can get assistance from the State of Ohio's Export Internship Program. The Ohio Development Services Agency (ODSA) is accepting applications from companies to take part in the program.

According to ODSA, the Ohio Export Internship Program provides an opportunity to businesses interested in growing exports by matching them with highly motivated college students who have taken export-focused coursework. This year, 52 students from 12 universities across the state have been selected to participate in the program.

“The interns are a tremendous benefit for the businesses,” said David Goodman, director of ODSA. “It’s a great win for Ohio because we’re getting an educated workforce, we’re getting businesses that are productive, and we’re creating jobs.”

ODSA offers participating small to medium-sized businesses a 50% reimbursement for the wages of the intern, up to \$3,600.

This program, according to ODSA, has a track record of success with students increasing export sales for businesses. In the seven years of the program, 231 student-company matches were created, resulting in 63 internship extensions, 44 new job positions, and 303 new international markets, distributors, or customers.

Applications are now under review, so companies should apply soon, noted ODSA. The final deadline to apply is February 1 and the summer internship runs from May 13 through August 9. Ohio companies can apply at [eip.development.ohio.gov](http://eip.development.ohio.gov).

The program is a partnership among ODSA, The Ohio State University (OSU), Youngstown State University (YSU), and Cleveland State University (CSU).



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# Developer

...Continued from page 1

Bass Pro and to interchanges on both I-75 and the Ohio Turnpike (I-80/90). This location and the adjacent interstate highways are highly attractive for inbound logistics shipments. It is within a day's drive of half of the US and Canadian industrial markets and 100 million people. For outbound logistics, there are approximately 6 million people within 100 miles distance.

The developer, Duke Realty Corporation, through its affiliated entity Duke Construction Limited Partnership, is headquartered in Indianapolis and has development properties and projects across the US. The company is an owner, developer, and manager of industrial properties that includes a specialization in bulk warehouses and large, efficient distribution centers.

Duke Realty has a unique expertise in supporting e-commerce businesses that has important potential benefits for northwest Ohio and southeast Michigan.

## Rossford project

In mid-December, the Rossford Planning Commission, in its preliminary review session, unanimously approved a proposed site plan and two variances from Rossford's zoning code. One of the variances involves approval to exceed the building height requirements of 35 feet. The Planning Commission gave preliminary approval to the developer's request for the variance to permit the building to be constructed up to a height of 85 feet. The site plan approval

process in Rossford is continuing to move forward.

The site is on the east side of Crossroads Parkway close to Deimling Road in Rossford. The property is physically behind the Home Depot and Target and other stores on the north side of Route 20 that connects Perrysburg to Fremont. The site consists of 100.296 acres of land.

The developer has not disclosed the name of the business that will occupy the new fa-



Legacy Commerce Center in Linden, New Jersey

cility; however, there is speculation that it will be an Amazon fulfillment center.

Midland Agency of Northwest Ohio, Inc. is a trustee for the property. A sign at the edge of the large property indicates that it is for sale by Jerry Miller, CCIM of Miller Danberry Commercial Realty. Ford & Associates Architects, Inc. of Columbus and Mannik & Smith Group, Inc. of Maumee are providing services to the project.

The planned 700,281 square foot industrial facility to be constructed will be a tall building that may be as high as 85 feet. Parking is being planned at this initial stage

for 1,809 cars including 39 ADA handicap spaces. The distribution facility will be able to service 300 delivery trailers.

Employment plans for this large facility indicate a minimum of 1,200 working 24/7 with the potential for additional hires beyond this level, according to speculation involving project plans.

At the recent Rossford Planning Commission meeting, a homeowner living near the planned site asked about roadway plans

to address the significant increase in traffic that will occur. Nathan Harris, development services manager with Duke Realty responded, "There will be improvements to the roadway." Rossford officials explained that details on these improvements would be provided by the time of the final site plan review.

## Duke Realty

According to Duke Realty, the company owns and operates 514 facilities with approximately 152 million rentable square feet of industrial space in 21 major U.S. logistics markets. It has a market capitalization

of \$10.2 billion, and at the end of September 2018, the business had \$7.8 billion of assets on its balance sheet.

The company is a large industrial developer with aggressive growth plans. "Duke Realty will grow primarily through acquisition and development. We develop in all 21 of our major markets ... but we will also acquire and do opportunistic acquisitions in markets where we really want to grow and indeed, grow faster than we can through the normal pace of development. We will continue to focus on growing our portfolio and our geographic footprint in those top markets around the country ... and solving our clients' needs wherever they might be in the United States," explained Jim Connor, Duke Realty chairman and CEO.

Additional information from Duke Realty about its growth plans provides important insights. The company currently has over \$1 billion of "dry powder", which is its term for available investment capital for new development projects in the immediate future.

The project in Rossford has introduced this large logistics developer to the strategic significance of the Golden Triangle and northwest Ohio. There is a large amount of additional land available suitable for logistics development in the Golden Triangle and in other areas of the Region.

Within close proximity to Duke Realty's Rossford site, the developer is able to see significant growth by other major logistics firms operating in this area. Walgreens has a major expansion underway on its large distribution facility in Perrysburg Township (...continued on page 31)

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# Developer

...Continued from page 30

close to the Golden Triangle site which will take it from its current 650,000 square feet to 1.2 million square feet. In nearby Northwood, FedEx has two large distribution facilities within one mile of each other. Duke Realty's second largest customer, UPS, has a large distribution facility in nearby Maumee next to an interchange on the Ohio Turnpike and with easy access to I-75.

In Wood County's Troy Township, Home Depot has constructed a 1.6 million square foot distribution center that is completely devoted to servicing Home Depot's e-commerce customers. There are quite a few other large logistics-related facilities that have selected sites in northwest Ohio and southeast Michigan.

Have the region's many successes in winning major logistics-based projects, including Home Depot's large e-commerce fulfillment center, played a role in Duke Realty and its client's decision to select the Rossford site?

## E-commerce

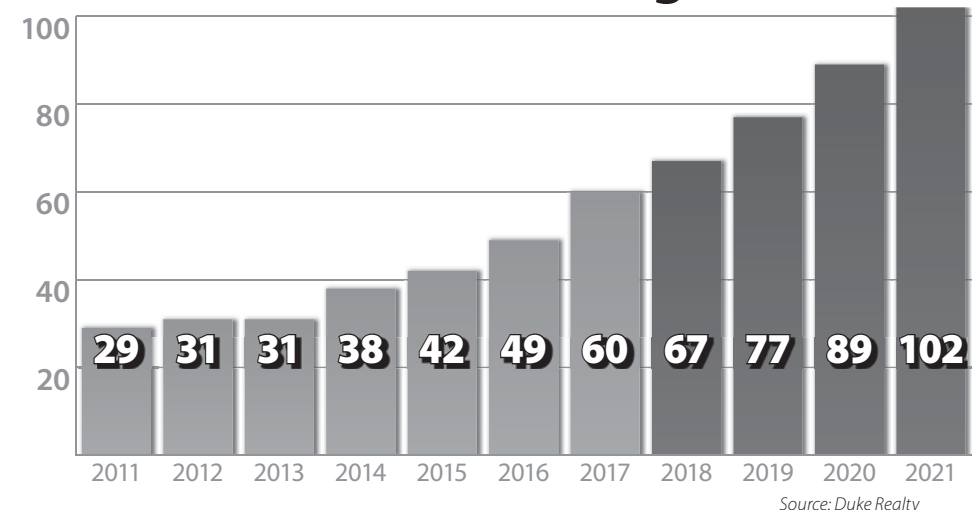
E-commerce is playing a critical role in Duke Realty's growth and the company has had a focus on next day delivery and two-hour delivery for many years. "One major impact of increasingly immediate fulfillment is that commercial real estate providers must have well-located facilities close to major population hubs," further advises Connor.

Duke Realty estimates that e-commerce

business continued to grow in 2018 and has now captured 9.6% of all retail sales. The company projects that e-commerce sales will continue to grow at a rate of 15% annually, and that by 2020, e-commerce will be approaching between 10 to 15% of all retail sales.

a need for an additional 89 million square feet of e-commerce distribution space and that by 2021 there will be another 102 million square feet required. Thus, between 2018 and 2021, Duke Realty forecasted an increased need for 335 million square feet of additional e-commerce distribution space

## Incremental SF needed for E-Commerce Warehousing (Millions)



Duke Realty also estimates that for every \$1 billion of new e-commerce business, approximately 1 million square feet of new distribution space needs to be constructed. The company projected that in 2018, 66 million square feet of additional distribution space was needed for e-commerce and that this will grow to a need for 77 million additional square feet in 2019. Duke Realty further projects that in 2020 there will be

that will have to be constructed.

The 700,000 square foot Rossford project being planned will not be the company's last project, but instead one of many that will take place during the next three years.

## Customers

Duke Realty has over 1,000 customers that it currently services. Its top 10 customers account for close to 20% of its lease

revenues and represent a who's who in the distribution and e-commerce business. Its largest customer is Amazon representing 6.3% of the company's lease revenues. UPS is its second largest customer at 2.5% of these revenues. Wayfair is the number three customer and represents 2.4% of this business. Other Duke Realty top 10 major customers include NFI Industries, Floor and Décor, Crate and Barrel, Target, Deckers, Home Depot, and HD Supply Inc.

17% of Duke Realty's tenant base is e-commerce focused with 35% of the company's development starts since 2013 being e-commerce based. The average lease size of a facility the company has put in place for e-commerce since 2013 is 503,000 square feet.

Other Duke Realty tenants with e-commerce needs include Walmart, Dick's Sporting Goods, Best Buy, Kohl's, Staples, FedEx, Grainger, Samsung, and others.

## Projects

Since 2013, Duke Realty has completed 128 projects in which it has invested \$3.4 billion. Half of these projects have been build-to-suit to meet the tenants' needs.

The company has done 49 speculative development projects since 2013, which it initiated without a committed tenant, investing \$1.1 billion. As of the end of September 2018, the company has leased 85% of the space in these spec facilities.

Will the region benefit not only from Duke Realty's current development efforts in Rossford, but also future investment projects as it learns more about logistics and other benefits offered by northwest Ohio and southeast Michigan?



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# Ohio's first self-driving shuttle opens to the public

## Smart Circuit offers residents and visitors a glimpse into the future of mobility

Smart Columbus and DriveOhio recently unveiled Smart Circuit – Ohio's first self-driving shuttle – by offering free rides and a glimpse into the future of transportation. The low-speed vehicles serve destinations around Columbus' Scioto Mile from 6 am to 10 pm, seven days a week.

"Smart Circuit gives us an opportunity to learn more about self-driving technology in real time as we work to improve our city's transportation ecosystem," said Columbus Mayor Andrew J. Ginther. "Many people in our community still lack access to convenient transportation options, and Smart Circuit is another exciting step in researching and deploying new technologies that have the potential to improve equity and expand access to opportunity in our city."

According to officials, the shuttles offer residents and visitors a hands-on educational experience with self-driving technology. Engineers, researchers, and policymakers from Smart Columbus, DriveOhio, and The Ohio State University (OSU) will use the demonstration to inform future deployments of self-driving vehicle technology in Ohio, including a route planned for a Columbus neighborhood, funded by the US Department of Transportation (DOT) Smart City Challenge grant.

Three all-electric vehicles service the 1.5-mile route, with shuttles arriving at each of four stops approximately every 10

minutes, noted officials. The vehicle, which has a maximum speed of 25 MPH, has a four-seat "campfire" configuration in the rear of the vehicle as well as a 49-inch digital display that provides system and route infor-

jobs, community services, and commerce," said outgoing Ohio Governor John Kasich. "Ohioans can now see for themselves how these technologies will transform the future of our state."



mation. A human operator rides aboard each vehicle with access to driving controls at all times. Michigan-based startup May Mobility operates the shuttles and employs its fleet attendants, according to officials.

"Ohio's investment in smart mobility technologies will ultimately lead to safer, less congested roadways and better access to

"With this forward-thinking group of partners, we're giving Ohio the opportunity to drive less and live more," said Edwin Olson, CEO and co-founder of May Mobility. "May Mobility offers self-driving transportation solutions for communities today – and we're thrilled to have the opportunity to serve public riders for the very first time

in our self-driving shuttles around Columbus' beautiful Scioto Mile."

According to officials, Smart Circuit shuttles operate autonomously, using a suite of sensors that deliver a 360-degree view around the vehicle. The sensors and intelligent software help the vehicle understand where it is; in which direction to steer; and when to slow down, accelerate, or stop for something in its path. Mapping allows the vehicle to know every inch of its route and navigate through various traffic conditions. The vehicle operator provides riders with information about the route and technology and can take control of the vehicle at any time.

"The Columbus Region has long been a pioneer in autonomous vehicle research and development, thanks to assets like The Ohio State University and Transportation Research Center," said Alex Fischer, president and CEO of the Columbus Partnership. "Smart Circuit is the next step in Columbus' emergence as a world-class destination for autonomous vehicle innovation, as we deploy the technology in a real-world setting for the first time and continue to discover the possibilities it brings."

Smart Circuit will pick up and drop off passengers at Center of Science and Industry (COSI), the National Veterans Memorial and Museum, Bicentennial Park, and the Smart Columbus Experience Center.



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Source: U.S. Small Business Administration (SBA) from October 1, 2008 through September 30, 2018.

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