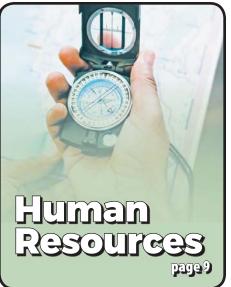


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Fisher-Titus and Family Health Services begin renovation page 17





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\$11.7M Maumee Pointe project underway



Rendering of the new Maumee Pointe assisted living and memory care facility

The Douglas Company is serving as the general contractor for a new \$11.7 million assisted living and memory care project that broke ground in November 2019 and is expected to be complete in December 2021. Maumee Pointe assisted living and memory care will be located at 1050 Medical Center Parkway in Maumee.

Designed by Davison Smith Certo Architects, Inc., Maumee Pointe will be a 69,310 square foot assisted living and memory care community developed by Sage Real Estate Development of Rochester, New York. The new senior living community will consist of a single-story building including 22 memory

(...continued on page 21)

CES investing \$3-5.5M in Sandusky Co.

Construction Equipment & Supply to construct 16,000 sf facility

Construction Equipment & Supply, LTD (CES) is planning to construct a 16,000 square foot showroom and warehouse in Sandusky Township, Fremont. CES is a Sandusky-based company that focuses on the rental of construction equipment and the sales of supplies often used on construction job projects. CES has over 600 pieces of rental equipment and a 4,000 square foot showroom full of name brand tools and supplies at its existing store in Sandusky..

"We are excited to open our second branch in Fremont later this year, which will allow us to (...continued on page 2)



Rendering of Construction Equipment & Supply's new facility

PERRY proTECH set for new \$8M HQ

Company recently broke ground on 50,000+ sf facility in Lima



Aerial rendering of PERRY proTECH's new headquarters in Lima

PERRY proTECH (PPT), an established print and imaging business that has been serving the local community for over 56 years, has chosen Lima as the location of its new, stateof-the-art headquarters in a move designed to consolidate and modernize its facility.

Technicon Design Group is serving as the architect for the project and Arnold Construction is serving as the general contractor.

The groundbreaking ceremony for the site was held in mid-April. When completed, this 50,000-plus square foot building will house (...continued on page 3)



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CES

...Continued from page 1

continue to expand our business while also helping us better serve our existing customers" stated Jordan Wagner, CES vice president. "With it being our 25th year in business, we felt there was no better time to expand into another growing market. Our second location will position us to be a part of the growth."

CES recently purchased land located on State Street between Pontiac and Walter Avenue and has hired Janotta & Herner to be the contractor for this project. The project also included demolishing three blighted houses on West State Street.

"Sandusky Township is proud to have Construction Equipment & Supply coming to Sandusky Township to open their second branch" stated Sandusky Township Trustee Paul Lotycz. "We wish the company a long, productive relationship with our community."

Wagner, along with Beth Hannam, executive director of the Sandusky County Economic Development Corporation (SCEDC)



Left to right: Commissioner Russ Zimmerman; Construction Equipment & Supply vice president Jordan Wagner; Commissioner Charlie Schwochow; Sandusky County Economic Development Corporation executive director Beth Hannam; and Commissioner Scott Miller met on February 23 for approval of the Enterprise Zone Tax Agreement

met with the Sandusky County Commissioners on February 23 for approval of Construction Equipment & Supply, LTD's Enterprise Zone agreement.

"It has been wonderful working with Jordan on this project. We are fortunate to have a company like Construction Equipment & Supply choose Sandusky County for their

second location. Their investment and job creation is further indication of Sandusky County being a business-friendly community," added Hannam.

The project calls for an initial investment of between \$3 and \$5.5 million dollars, which includes the acquisition costs of land, estimated building costs, appropriate site work, and the purchase of the necessary inventory, machinery, and newly-purchased construction equipment. The Sandusky County Commissioners approved Construction Equipment & Supply, LTD a 50% tax exemption for a period of five years on the assessed value of the new real property investment first used in its business in Sandusky Township, Sandusky County.

Sandusky County Commissioner Russ Zimmerman added "We are glad to have another business open in the county. We want to welcome them to the county and look forward to their continued growth".

Construction began in March with hopes to have the State Street location open in fall to celebrate its 25th anniversary of business. CES anticipates a future need for further buildings including a mechanic shop and cold storage, but there is no timetable set for that addition.

Savage leader honored with Pacemaker Award

J.R. Toland, president and CEO of Savage and Associates, was presented the Pacemaker Award by the University of Toledo's (UToledo) College of Business and Innovation. According to officials, the award is the

college's highest honor, recognizing individuals for outstanding achievement in business, as well as contributions to the community and the university

"We are proud to honor J.R. Toland as a

Pacemaker, the criteria for which is 'outstanding achievement in business or profession and service to The University of Toledo area," stated Anne L. Balazs, Ph.D., dean, The University of Toledo College of Business and Innovation. "Mr. Toland joins a long line of distinguished men and women from the Toledo area who are making a difference through their contributions to the community. This award dates back to 1963 and Mr. Toland is another shining example of an ethical and successful leader – a Pacemaker to celebrate."

Toland joined the financial services firm in 1984, was named to the management team in 2000, and selected as a partner in 2012.

He is actively involved in his professional and local communities and was recently chosen to serve on the board of Finseca upon the merger of AALU and GAMA (Association for Advanced Life Underwriting, and General Agents and Managers Association International), and is a lifetime member of the Million Dollar Round Table. He serves on the board of the YMCA of Greater Toledo, and previously was board chair for the Multiple Sclerosis



J.R. Toland, president and CEO, Savage and Associates

Society and Central Catholic High School. In addition, he coached youth football for more than 15 years.

Toland earned his Bachelor of business administration degree from UToledo in 1985.



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DEVELOPMENT NEWS



Ground-level rendering of PERRY proTECH's new headquarters in Lima, set to be 50,000-plus square feet

PERRY proTECH

...Continued from page 1

the company's current 78 PERRY proTECH employees and bring additional jobs to the community. The 15.5-acre property on Commerce Parkway is in the City of Lima and Perry Township. According to officials, the increase in property tax will support Perry local schools and the Township, and the income tax will continue to go to the City. Mutually supporting all entities is important to the company, noted PPT.

PERRY proTECH CEO Barry Clark said, "We are an employee-owned company, and one that is dedicated to helping our local community thrive. Being able to bring this kind of energy-efficient facility into service helps us not only provide jobs and contribute to the local tax base, but it also helps us showcase our products and services in a way that aligns with our corporate philosophies."

The facility, located along I-75, will feature a customer experience center that will

bring in clients from Michigan to the Dayton metro area, providing more exposure for Lima's other local businesses.

"PERRYproTECH was founded by Rex Perry in 1965 in Lima. As the company grew, Rex purchased a building in downtown Lima to become our headquarters around 1975. While this location has served us well for many years, we have simply outgrown it," said Clark. "We recently purchased 15.5 acres of land along I-75 – still in the City of Lima. The new building and location will allow us to get all of our Lima employees under one roof, provide excellent visibility and accessibility to our company with I-75 being in our backyard, and provide our clients with a state-of-the-art customer experience center."

"We are excited PERRY proTECH was able to find a great location for its new headquarters," said Dave Stratton, president and CEO of Allen Economic Development Group (AEDG). "A large part of AEDG's mission is to work with existing companies to help them meet their current and future needs. This modern facility along I-75 will be ideal for PERRY proTECH well into the future."

PERRY proTECH provides multifunction printers, print and document management services, managed IT, and IT and physical security services to clients throughout Ohio, Michigan, and Indiana. Besides allowing PPT employees to work more closely under one roof, this new facility will help these clients meet its current and future needs, noted the company.

According to Clark, while the move will not create new jobs immediately, it gives the company space to bring on additional employees as it continues to grow.

"In today's world, companies have the opportunity to locate anywhere. PERRY pro-Tech is a strong community partner and an asset to our region, and we appreciate their commitment to remain in Lima / Allen County," said Allen County Commissioner, Cory Noonan. According to PPT, everyone is thrilled that construction is finally beginning, with completion and move-in scheduled for summer of next year. Pat Summers, president of PERRY proTECH noted, "The new HQ facility is a symbol of the stability and evolution of PERRY proTECH. Our business has evolved from a very successful imaging company to an IT company over the past 50 years. This facility will allow future growth and expansion. Our future is very bright, and this is a very exciting time for all of our employee owners."

"Our greatest asset is our employee owners. As owners of the company, they have a vested interest in our growth, profitability, and our customer's satisfaction. Their support and execution of our strategic initiatives has been amazing to watch," said Clark. "When you couple great employees with the financial resources to expand our geographical footprint, make acquisitions, invest in new technologies, and be good corporate citizens, we have a great story to share with the marketplace."

Lathrop

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Area MBA & Executive Programs

Listed Alphabetically

	MBA	Public/		Admission Requ	irements*		Cost Per	Executive Program(s)	
	Program Founded	Private	Interview / Transcripts	Work Experience / Letter of Recommendation	Resume/ Essay	Min GPA / GMAT Score	Credit Hour (In State)	Executive MBA Program	Program Start Date (Next Session)
Ball State University Miller College of Business Muncie, IN	1970	Public	N Y	N Y	Y N	2.75* 450	\$424	_	May 17, 2021
Bluffton University Bluffton, OH	2004	Private	N Y	N* N	Y Y	3.0 N/A	\$22,500 (Full Tuition & Fees)	_	Aug 3, 2021 (12 mos); Aug 5, 2021 (24 mos)
Bowling Green State University Bowling Green, OH	1961	Public	Call Y	Call Y	Y Y	2.75 Waived through '21	Call	Υ	Fall 2021
Defiance College Defiance, OH	2008	Private	N Y	N Y	N Y	3.0 N/A	\$450	General MBA w/ Program in Leadership & Sports Mgm	May 10, 2021; July t 6, 2021
Eastern Michigan University Ypsilanti, MI	1964	Public	N Y	N N	Y Y	2.75 450	\$826	_	-
Kent State University Kent, OH	1950	Public	N Y	N Y	Y Y	3.2 i.n.a.	\$600	Υ	_
Lourdes University Sylvania, OH	2011	Private	N Y	N* Y	Y N	2.75 N/A	\$800	_	August 2021
Michigan State University, Eli Broad College of Business East Lansing, MI	1960	Public	Y Y	Y Y	Y Y	i.n.a. N/A	\$33,142 (Tuition & Fees)	Υ	_
Mount Vernon Nazarene University School of Graduate & Professional Studies Mount Vernon, OH	2005	Private	N Y	N N	N N	2.8 N	\$498	Offers an MBA for Working Professionals	May 10, 2021; June 28, 2021; Aug 16, 2021
The Ohio State University Max M. Fisher College of Business Columbus, OH	1933	Public	Y Y	Y Call*	Y Y	N Call*	\$1,892 FT; \$1,604 Working Professionals	Υ	Autumn 2021
Spring Arbor University Temperance, MI	1993	Private	N Y	N Y	Y N	3.0 N/A	\$717	-	_
University of Findlay Findlay, OH	1993	Private	N Y	N N	N N	2.5 N/A	\$665	_	_
University of Michigan - Flint Flint, MI	1975	Public	N Y	N Y	Y Y	Call* Call*	\$808	-	May 3, 2021; June 28, 2021; Aug 30, 2021

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Area MBA & Executive Programs ...continued from page 4 Cost Per Executive Program(s) Admission Requirements* Public/ Program **Credit Hour** Min GPA/ **Private** Interview/ Program Start Date Executive MBA Program **Founded** University of Northwestern Ohio N N 2.5* July 2; Private \$400 Lima, OH N N/A Sept 13 University of Toledo 2.7 1930 Public \$576 May & August 2021

N

Published 5-21; List includes Schools that responded by deadline; * Other restrictions / qualifications may apply, contact the school for full details

Construction industry needs 430,000 more workers in 2021

In 2021, construction companies will need to hire 430,000 more workers than they employed in 2020, according to an analysis of US Bureau of Labor Statistics data released by Associated Builders and Contractors (ABC). The analysis also revealed that every \$1 billion in extra construction spending generates an average of at least 5,700 construction jobs.

Wayne State University Mike Illich School of Business

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"According to forecasts analyzed during the COVID-19 pandemic, an impressive 430,000 more construction workers still need to be hired in 2021 to meet the demand, evidence that the construction industry is powering America's recovery and economic engine," said ABC president and CEO Michael Bellaman. "ABC's annual forecast incorporates several variables that may affect the US construction spend and employment demand over the next few years. These variables, which range from inflationary pressure, rising commodity

costs, and other global supply chain concerns to the regulatory and legislative trajectory of a new Administration and the vaccine rollout domestically and even globally, are considered in the ABC cone of probability.

Public

1952

"ABC and its contractor members are working tirelessly to recruit, educate, and upskill our nation's future construction workforce, putting our money where our mouth is by investing \$1.5 billion annually in workforce development initiatives to equip our craft professionals with durable and transferable skill sets. Now is the time to consider a career in construction, a vocation that offers competitive wages and ample opportunities to both begin and advance in an industry that builds the places where we work, play, worship, learn, and heal," said Bellaman.

According to estimates from economic consulting firm Markstein Advisors, construction

spending is likely to reach \$1.45 trillion in 2021, up 1.3% from 2020. Under this scenario, employment demand increases by 430,000 this year from actual employment of 7,829,000 in 2020. A higher growth rate scenario could boost the number of additional construction workers needed in 2021 to nearly one million.

450

2.75

450*

\$787

As of February, seasonally adjusted average hourly earnings in construction were 7.7% higher than total private average hourly earnings. For all of 2020, construction average hourly earnings were 7.8% higher than total private average hourly earnings.

Other key findings include analysis on construction spending and job creation in 2020. The spread of COVID-19 and efforts to limit its effect on the population had a substantial impact on construction activity and employment. Ironically, in 2020, nominal (not adjusted for

inflation) construction spending rose by 4.8% even as employment fell by 6.3%. These factors contributed to this apparent paradox:

May 10, 2021;

Aug 29, 2021

- A spike in building materials and labor costs, which is attributed to shortages and supply chain disruptions
- A change in the mix of construction work, with an increase in residential construction, a segment that saw some of the largest price increases due to an uptick in lumber prices
- A reduction in labor supply encouraged builders to adopt more labor-saving technology faster than usual
- Improvement in the scheduling and logistics of building materials delivery
- Increased use of prefabrication and modularization
- A decrease in the number of smaller, less efficient construction companies because they went out of business



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Premier Bank

Shannon Kuhl has been named the executive vice president, chief legal officer, of Pre-

mier Bank Kuhl brings 22 years

of experience in bank-

ing and legal consult-

ing, having spent most of

her career at First Finan-

cial Bank (First Finan-

cial Bancorp.) headquar-

tered in Cincinnati, where

she successfully managed

the legal, compliance, and



Shannon Kuhl

risk areas.

She most recently served as a member of the Corporate Practice Group and Financial Institutions Services Group at Frost Brown Todd, LLC, where she focused on regulatory compliance, small business lending, M&A, contract review/negotiation, corporate governance matters, securities law compliance and SEC reporting, and corporate policy development.

She earned her Bachelor of arts degree in political science from the University of Dayton; and her Juris Doctor from the University

of Cincinnati College of Law.

Additionally, Michael Lagger has been promoted to senior vice president, senior commercial lender of Premier Bank, as approved by the board of directors.

Lagger joined Premier Bank in Decem-

ber 2018 and has worked with many Toledo area businesses to learn how they have achieved success and how companies play an important part in the local economy, according to the bank.

Lagger, who earned his undergraduate degree in business man-



Michael Lagger

agement from Adrian College and his Master of business administration from the University of Toledo (UToledo), currently serves as a board member for the Boys & Girls Club of Toledo as well as the Small Business Development Center at the Toledo Regional Chamber of Commerce.

Lastly, Varun Chandhok has joined Premier Bank as executive vice president, chief infor-

mation officer, bringing over 20 years of technology experience in the regional banking sector.

He joins Premier from M&T Bank, where he held various leadership positions, including chief enterprise architect, CIO for commercial / credit technology, and head of

consumer tech delivery. Chandhok most recently served as CIO – regulatory, risk, financial

Varun Chandhok

crimes, and corporate technology in which he focused on strategic consolidation, architecture, and capability evolution across multiple functions.

Chandhok earned his Bachelor of science dual degree in mechanical engineering and industrial administration from Carnegie Mellon University and his Master of science degree in industrial administration with a concentration in information technology, finance, and organizational behavior from the Tepper School of Business at Carnegie Mellon. He continued his education by completing the Executive Leadership Program and the Learning as Leadership Personal Mastery Program at the University of Michigan's Stephen M. Ross School of Business.

Chandhok currently serves on the board of directors for the Buffalo Center for Hospice and Palliative Care.

Velocity

Betty Ong has been named chief financial officer of Velocity, a managed services company providing telecommunications services and digital and media solutions. As CFO, Ong will lead the finance, accounting, and sourcing teams for the company and serve as a member of the executive leadership team.

Ong will succeed Ron Ranallo, who has announced his intention to retire. Ranallo will stay on until the end of May to ensure an orderly transition.

Ong joins Velocity with over 20 years experience in corporate finance, strategy, and operations management. Most recently, she was vice president of finance and operations at Unacast, a venture-backed data services company. Prior to that, she held multiple finance leadership roles in technology, financial services,

and telecommunications companies, including Thomson Reuters, H1 Insights, Shore Group Associates, and Verizon. Over her career, Ong has gained experience building and strengthening the finance organization to support and drive business growth, noted Velocity.



Betty Ong

Ong holds an MBA from The University of Chicago Booth School of Business and a Bachelor's degree from the Wharton School of the University of Pennsylvania.

Seneca Regional Chamber of Commerce and Visitors Services and Destination Seneca County

Marisa Stephens has been hired as stakeholder relations and marketing manager of the Seneca Regional Chamber of Commerce and Visitors Services and Destination Seneca County. According to officials, Stephens brings a strong relationship building background with



Marisa Stephens

her passion for the community that helped raise her. Stephens will begin May 24, 2021.

Stephens has spent the last three years in sales and recruiting roles with Qualtrics, an experience management company headquartered in Provo, Utah and Seat-

tle, Washington that helps organizations improve and create experiences throughout its business with data driven decisions. Stephens (...continued on page 7)

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...Continued from page 6

is a 2014 graduate of Tiffin Columbian High School and a 2018 graduate from Kent State University.

The Collaborative

The Collaborative recently welcomed three new members to its team, including Rachel Momenee, AICP, senior planner, planning expertise; Kristen Nyht, AIA, AICP, LEED AP, Fitwel Ambassador; and Kelly Alter, AIA, LEED AP, healthcare and wellness design leader, healthcare design.

Momenee is an urban designer with over seven years experiences, creating ecologically driven, context-based designs focused on the relationships between architecture, communities, and their environments. According to The Collaborative, she balances conceptu-

Rachel Momenee

al and innovative thinking with a realistic, hands-on approach. Placing great value on the engagement process, Momenee believes that a community-led vision can be the catalyst for positive and lasting change. She strives to create healthier communities through holistic en-

vironmental design and planning. Her depth of experience collaborating with multiple disciplines on a range of projects creates an abundance of opportunities for The Collaborative's future, noted the firm.

Nyht is a licensed architect and certified urban planner with over 20 years of experience. Her project management experience is



Kristen Nyht

diverse, from a small netzero-energy timber pavilion in the middle of an arboretum to the \$1 billion renovation of the National Air and Space Museum in Washington, DC. A graduate of the University of Michigan four times over, Nyht brings sustainability and resilience to

every project, noted the firm. Her leadership includes serving as the 2019 president of the American Institute of Architects (AIA) Michigan chapter, and she currently chairs the Justice Equity Diversity and Inclusion committee for that organization.

After 13 years of planning and design at a leading healthcare architecture firm in Chicago, Alter is delighted to return to Toledo to grow and lead a healthcare and wellness focused initiative at The Collaborative. With both

a personal and professional interest in the intersection of health, wellness, and design, Alter aims to create spaces that assist in the healing process to improve patient outcomes and experiences. According to The Collaborative, its team



Kelly Alter

offers the ability to impact a variety of healthcare projects across varying scales, types, and locations, and its dedication to teamwork, design, and service is well aligned with Alter's approach and goals as they grow together in this emerging market.

RōBEX LLC

RōBEX LLC is hosting The Automation Technology Expo, which will provide attendees with a firsthand look at how RōBEX is introducing and integrating robotic automation into the manufacturing workspace, according to Craig Francisco, president of RōBEX.

The RōBEX Technology Expo will run from 9:00 am to 5:00 pm on May 19 and May 20 at the RōBEX headquarters in the Levis Business Park at 8600 South Wilkinson Way in Perrysburg. Admission is free, but those interested in attending are asked to register at https://bit.ly/3apkhdh.

According to the company, RōBEX is a

nationally recognized industrial technology leader and experienced precision integrator of robotics for manufacturing, noted the company, and its team is continually at work developing and installing in-plant automation systems that optimize in-plant production and material handling in key industries.

Eastman & Smith Ltd.

Eastman & Smith Ltd. has added David C. Purdue to the firm as of counsel.

In addition to his role with Eastman, Purdue will continue to operate Purdue Law Offices LLC. Purdue's practice focuses on trademark prosecution and litigation, and his affiliation with Eastman will allow him to lever-



David Purdue

age the firm's patent experience for his clients while bolstering Eastman's trademark practice, noted the firm.

The opportunity for Purdue to join forces with Eastman came from his long-time business connections with the firm and his friendship

with many of the firm's attorneys.

Purdue received a Bachelor's of science in engineering from the University of Michigan and his Juris Doctor from the University of Toledo (UToledo) College of Law.

Bergmann

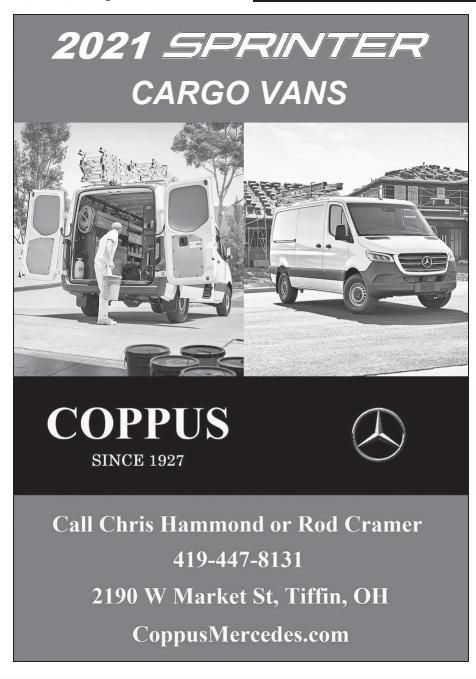
National architecture, engineering, and planning firm Bergmann has promoted two employees at its Toledo location during the first quarter of 2021.

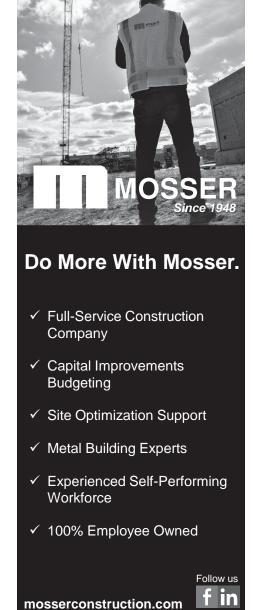
Xianan Feng, PE, has been promoted to senior project engineer, highway – Midwest infrastructure practice.

Rita Zack has been promoted to project manager – Northeast buildings practice.











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O-I Glass expands into the Andean market

O-I Glass, Inc. (O-I) is placing significant investment to support customer demand for sustainable glass packaging, according to the company. O-I will invest approximately \$75 million in an expansion at its Zipaquirá, Colombia facility. Upon completion by the end of 2022, the project is expected to add nearly 2% of capacity to the company's Americas segment and produce about 500 million bottles annually.

"Our customers recognize the strong brand building characteristics and superior sustainability profile that make glass the preferred packaging substrate. In particular, strong market growth and affinity for glass is fueling significant demand for glass packaging in the Andean market. Building on our highly successful expansion at the Zipaquirá facility in 2019, we



are excited to add a fourth furnace with an attractive return on investment to support market growth. As a result, the facility will

be one of O-I's largest and most cost effective plants in the global network," said Andres Lopez, O-I CEO.

"Working with our customers, we aim to enable profitable growth in attractive markets such as this new furnace at Zipaquirá and last year's expansion at Gironcourt, France. At the same time, we are fully committed to reducing debt and optimizing our business portfolio supported by our tactical and strategic divestiture program. To date, we have completed approximately \$900 million of divestitures with proceeds directed to reduce debt. To support the Zipaquirá expansion and maintain our debt reduction targets, we have expanded our total divestiture target to \$1.15 billion or higher by the end of 2022. As we strive to increase shareholder value, we believe these actions will generate profitable growth, higher margins, enhance our business portfolio, and strengthen our balance sheet," concluded Lopez.

Three counties in northwest Ohio receive grant funds

Communities across Ohio, including three in northwest Ohio, will receive grants to improve water, flood and drainage, and sewer facilities, as well as to replace one bridge through the Community Development Critical Infrastructure program. The Ohio Development Services Agency (ODSA) awarded grants totaling more than \$5 million to 11 projects in nine Ohio communities.

"Reliable infrastructure is essential," said Lydia Mihalik, director of the Ohio

Development Services Agency. "Communities with strong infrastructure are better positioned for job creation and can provide residents with a great quality of life."

Northwest Ohio counties receiving grants are:

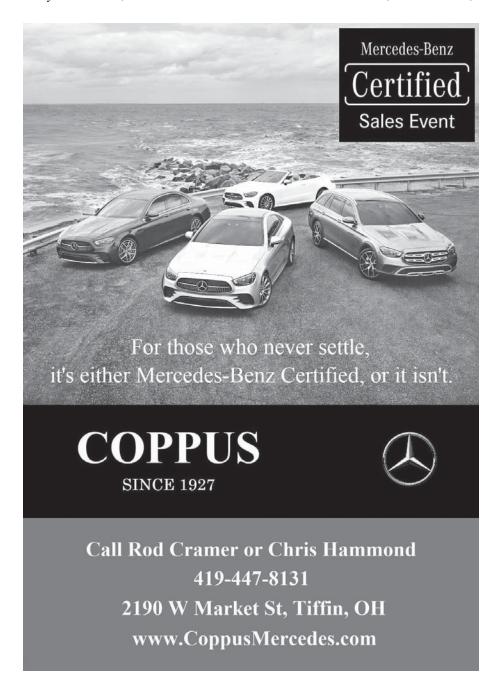
Defiance County will receive a \$500,000 grant to help the Village of Hicksville replace a failing water supply well. The project will expand the well field and install 4,295 linear feet of water line, two new wells, and

miscellaneous equipment. The project will benefit 3,210 people. The County will also receive \$500,000 to help the Village of Sherwood replace its current water tower with a new elevated tower. 735 people will benefit from this project.

Huron County will receive a \$480,300 grant to help the Village of New London replace water mains connected to the water tower. The project will replace 2,000 linear feet of water lines and install three water valves

and five fire hydrants. The project will benefit 2,555 people.

Williams County will receive a \$500,000 grant to help the Village of Pioneer improve flood, drainage, and water facilities on State Street (State Route 15) throughout Village limits. In coordination with the Ohio Department of Transportation (ODOT), the project will replace 11,357 linear feet of storm sewer line, 34 culverts, and 1,200 linear feet of water line. The project will benefit 1,655 people.







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HR strategy for small business – the top five focus areas

Article written by Jessica Miller-Merrell and provided by the Society for Human Resource Management (SHRM).

Businesses require some kind of human resources (HR) function as soon as they have one employee. However, it's imperative to begin planning for a dedicated HR function early in development (SHRM recommends doing so once a company reaches 10 employees). However, to save money, research shows, 54% of small businesses handle employment matters themselves or have another staff member handle HR issues piecemeal. And these staff members who take on HR responsibilities typically are not prepared to do so.

In fact, 70% of businesses with five to 49 employees add HR onto the workload of employees with little to no experience in workforce issues, according to ADP's Ad Hoc Human Resource Management Study. Some 23% of the time, these "ad hoc HR managers" fill roles including office administrator and chief operating officer, while 12% work in finance and handle payroll, expenses, and corporate travel.

So what are your top priorities as a small business (under 25 employees) when it comes to HR? Here, we'll take a look at the five main areas small businesses should focus on in order to effectively manage their employees, from recruiting to new hires to career development.

1. Compliance and establishing systems

There are workplace laws and standards every company with more than one employee must follow, some related to employee rights and others to employer responsibilities. There are also laws that vary by state. If you're handling hiring, onboarding, payroll, and termination in-house, your dedicated HR professional must be familiar with current workplace legislation and compliance. Establishing systems for HR functions supports compliance, for example, your new hire onboarding packet contains the correct information to classify an employee properly, set them up in payroll, send the right information to federal agencies (W-4, I-9), and so on.

2. Workforce planning

Your HR strategies should be in alignment with business goals, including forecasting, OKRs, revenue model, and succession planning. Your HR designate must be part of your

executive team in order to understand how to build community relationships. support the goals of your company and to help you reach them.

3. Administrative

Not the fun part of HR, but a necessary and important part of HR including payroll, paperwork, and benefits. This also relates to compliance, because not knowing how to classify an employee or what your company is legally required to provide can come down to how the paperwork is filled out and whether or not it is accurate and error-free. A typo can cost a lot when it comes to the administrative side of HR.

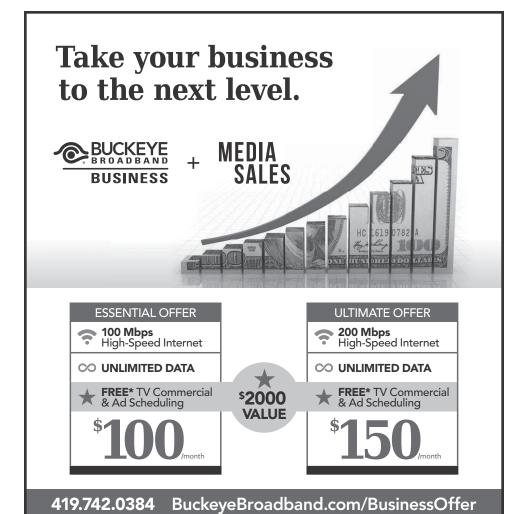
4. Recruiting

This is where your employer brand begins, and HR teams at high growth companies often find themselves working to recover from a poor reputation, rather than building a good one. Small business recruiting is an opportunity to create a great candidate experience, set forth a positive and inclusive company culture, and establish your brand as a "want to work for" in your industry. Your HR pro must also be able to create a recruiting strategy that reaches the top talent you need to meet your company goals, maintain a robust hiring funnel, and

5. Training and development

Employee engagement is directly tied to employee retention, and opportunities for career development and learning is one of the largest factors in employee engagement. Simply put, HR can reduce turnover and improve retention by doing one thing – offering learning opportunities and a path to advancement for all employees. Depending on your company size, industry, and budget, this could look like self-paced training with a learning management system or more formal training classes on or off-site.

Finally, having dedicated HR staff – even if it's only a team of two – to handle all of the above can set your company apart from competitors in the talent marketplace whether you're in a growth phase or not. Your employer brand matters, unhappy employees don't stick around, and the cost of non-compliance and accompanying liability can bankrupt a small business. If you're outsourcing some of your HR tasks, like payroll or employee screening, you'll still need a dedicated HR staff member to work with your HR vendors and to be a point of contact for your employees.



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Offer includes Business Ultimate Internet 200 Mbps Download, Unlimited Data, and Double Upload for \$150.00/

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portion of the offer is restricted to businesses that have not advertised with Buckeye Broadband Media Sales

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Study: More organizations encourage COVID-19 vaccines

As human resources (HR) professionals and business leaders look to build a workplace where employees feel safe despite the COVID-19 pandemic, the decision of when and how to return employees to the office has been a pressing challenge. With vaccines for COVID-19 becoming available, business leaders and HR professionals will confront a new set of issues that may make the decision more complicated.

New research released by SHRM (the Society for Human Resource Management) shows many organizations plan to encourage employees to get the COVID-19 vaccine, yet a significant number of US workers say they are unlikely to get vaccinated. According to SHRM's survey of HR professionals and US employees, 60% of workers will probably or definitely get the vaccine once it becomes available to them, while approximately 28% would still choose not to get the vaccine, even if it meant losing their jobs. HR professionals and organizations will have to factor in measures to account for the potentially large number of unvaccinated workers.

The report provides the HR professional and employee perspectives on the vaccine, employer and government incentives to get the vaccine, and how the pandemic has impacted remote work. Findings also highlight contrasting views on considerations that will factor into any return-to-work plan,

• Over a third of US workers would accept a reduction in salary if it meant they could permanently work from home on a full-time basis (35%)

- 60% of organizations say they will not require the vaccine for employees, and 35% are unsure whether they will require the vaccine for employees
 - 74% of organizations that are unsure or

COVID-19 vaccine

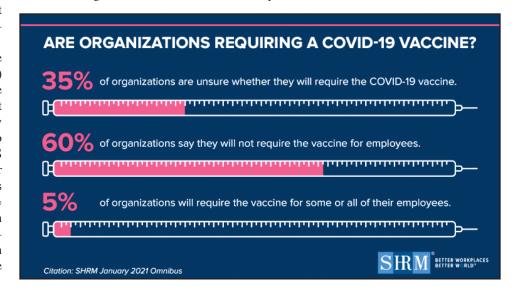
"Organization leaders, including HR professionals, are making decisions about employees returning to the worksite that will greatly affect their organizations and impact significant society issues," said SHRM president and chief executive officer John-

The survey also examined how the COVID-19 pandemic has altered employees' thoughts about returning to a worksite. Of note, 27% of organizations plan to bring all employees back to a worksite when the COVID-19 vaccine becomes more widely available. However, more than half of US workers would choose to permanently work from home on a full-time basis if given the option (52%). Within this group, 45% would accept up to a 5% reduction in salary to work from home on a full-time basis, and 8% would accept up to a 20% reduction or more in their salary.

"Our research shows a stark divide in perceptions surrounding the COVID-19 vaccine. We could see a real 'vaccine vortex' and a potential financial firestorm impacting employers who need a vaccinated workforce to sustain their enterprises, and those who are likely to avoid the vaccine at all costs," said SHRM chief knowledge officer Alex Alonso, PhD, SHRM-SCP. "The number of employees who indicate they will not get the vaccine, even at the risk of losing their job, coupled with the large number of employees who said they would be willing to accept a reduction in salary in exchange for permanently working from home, raises a series of important questions for organizations."

"Returning to the worksite once a vaccine became widely available was always going to be a complex effort, and the way organizations and employees handle questions

(...continued on page 11)



not planning to require vaccines for their employees will still encourage their employees to get the COVID-19 vaccine

- A third of US workers believe the COVID-19 vaccine should be mandatory for everyone who is able to receive it (33%)
- Most organizations (88%) are unsure or are not offering or planning to offer any incentives to encourage employees to get the

ny C. Taylor, Jr., SHRM-SCP. "While 60% of organizations say they will not require the vaccination, I believe we will see employers strongly encourage vaccination in a broad range of enterprises and even consider offering employee incentives. Creating a safe workplace will be a collaborative effort between HR, business leaders, and

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4. Advancing Leaders

The Vistage Advancing Leader Program is designed to accelerate the leadership journey of experienced and advancing managers. This program challenges members to become more effective leaders by thinking strategically, communicating effectively, and collaborating successfully to deliver optimal results.

The Advancing Leader Program equips members with the skills to execute important initiatives that support their organization's strategy. Through the combination of expert speakers, application-based learning, peer feedback and customized evaluations, members learn to clearly define opportunities, gain internal alignment, and lead implementation for greater organizational impact.

5. Emerging Leaders

The Vistage Emerging Leader Program prepares your rising stars to become your next generation of senior leadership. Participants develop core leadership competencies and confidence, empowering them to deliver on company goals.

Unlike other leadership programs that squeeze material into a few back-to-back days and leave implementation at risk, Vistage emerging leaders focus on one topic at a time to encourage mastery. Participants will be challenged to advance their careers within their company, rather than seek outside opportunities. Develop a proven team of leaders equipped to take your company to the

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about the vaccine will have a profound impact beyond the current public health crisis," Taylor said. "With this in mind, HR will manage a truly challenging situation as they contemplate: How do we safely bring people back to work, and who is coming back to the workplace?"

The HR survey was fielded electronically to a random sample of active SHRM members from January 28 through February 2, 2021. In total, 1,515 members responded to the survey. Academics, students, consultants, and retired HR professionals were excluded from the survey. Respondents represented organizations of all sizes-from two to more than 25,000 employees—in a range of industries across the United States. HR data is

A sample of 540 employed Americans was surveyed using the Amerispeak Omnibus, NORC at the University of Chicago's probability-based panel. The survey was administered January 28 through February 1, 2021. For the purposes of this survey, SHRM refer to "employed Americans" as those who were either working as a paid employee or laid off or furloughed since the start of the COVID-19 pandemic. All data was weighted to reflect the US adult population.

Bluffton's degree-completion program in business recognized by SHRM

Bluffton University's degree-completion program in business is now aligned with the Society for Human Resource Management (SHRM) HR Curriculum Guidebook and Templates. Students enrolled in Bluffton's degree-completion program are able to apply for the SHRM Certified Professional (SHRM-CP) exam. Eligible students must be in their final year of study in an aligned

HR degree program and must have a minimum of 500 hours of relevant experience to apply.

"We're excited for this recognition. SHRM is the largest professional association devoted to human resources management and is a recognized authority in the field," said Dr. Ashley Johansen, director of degree-completion programs in business. "This alignment identifies that Bluffton University's business management graduates are prepared to meet the needs of today's challenging HR and business landscape."

The HR Curriculum Guidebook and Templates were developed by SHRM to define the minimum HR content areas that should be studied by HR students at the undergraduate and graduate levels.



The guidelines are part of SHRM's academic initiative to define HR education standards taught in university business schools and help universities develop degree programs that follow these standards. Throughout the world, more than 500 programs in approximately 425 educational institutions have been acknowledged

by SHRM as being in alignment with its suggested guides and templates.

Founded in 1899, Bluffton University offers more than 80 programs of study for undergraduate students including nationally accredited programs in dietetics, education, music, and social work. Adult and graduate programs are offered online and designed for working adults. Degree-completion programs include business

management, accounting and RN to BSN. Graduate programs are available in business administration (MBA), education, and organizational management. According to Bluffton, 99% of its graduates are employed, in graduate school, or completing long-term service within six months of graduation.



Gilmore Jasion Mahler Marks 25th **Anniversary with Public Service**

Gilmore Jasion Mahler, LTD (GJM) is celebrating its 25th Anniversary and marking the milestone by doing something that comes quite naturally: giving back to

Examples of some of the initiatives the firm will support as part of "GJM25 Make Change" include:

Children's Mentoring Connection of Hancock County "Bowling for Kids-Plus"

Lucas County Pit Crew Donation Drive

YWCA Northwest Ohio Donation Drive

The **GJM25 Make Change** community service campaign will feature 25 "good deeds" by the firm and its staff throughout the course of the year. While GJM has always been committed to community service, 2021's initiatives will be especially mindful of increased community needs due to the impact of the pandemic on so many.

The firm has already identified the 25 events, fundraisers, "boots on the ground" activities, and donation drives that GJM staff will support throughout the rest of 2021.

Gilmore Jasion Mahler was founded on March 16, 1996 and has grown from a staff of about a dozen people, to become the largest locally owned public accounting firm in the region with over 120 staff in two offices: Maumee and Findlay.



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Survey: Complexities with collecting cross-border payments impacting ability to scale businesses

As the global economy becomes more "borderless," one of the hardest things for businesses to do when expanding internationally is getting paid. In fact, a new survey of finance professionals commissioned by Flywire, a global payments enablement and software company, found that complexities with collecting crossborder payments is impacting their ability to scale their business internationally. Furthermore, nine out of 10 respondents who have a role in handling the inbound payments at their companies said global expansion efforts could accelerate if businesses could deal with foreign exchange rates in an easier way. These same respondents report revenue loss due to operational inefficiencies with receivables processing.

For its new report, Accelerating International Business Growth Through Simplified B2B Payments, Flywire surveyed 301 CFOs, vice presidents of finance, due to operational inefficiencies related controllers, and other executive-level finance professionals to better understand the challenges and opportunities when it comes to receiving business payments. The respondents work at middle-market organizations with an international footprint across the manufacturing, technology, consumer goods, and professional services industries.

"As a global payments company serving B2B businesses, we know that when used effectively, payments can be a key enabler of global expansion. However, the status quo for many international businesses is still legacy infrastructure, old-school payment methods, and complexity with processing incoming payments," said Ryan Frere, executive vice president and general manager of B2B at Flywire. "Our survey unveils the critical success factors for organizations to overcome the common pitfalls when it comes to transforming payments into an opportunity to achieve operational efficiency and scale."

Inefficient receivables process costing companies time and money

Businesses are leaving money on the table due to antiquated payments infrastructure. As many as 55% report monthly revenue losses of between 4% and 5%

to their current payment processing system, and almost a quarter (23%) say they lose 6-10% of revenue.

More specifically, the majority (89%) said they lost money because of time spent on dealing with accounts receivable, with over half (54%) stating they spend 6-10 hours each month managing inbound payments that could be spent on more strategic endeavors.

Having more transparency into the receivables process can enable finance professionals to be more strategic about growing their business. In fact, more than half (51%) say the visibility into the status of incoming payments is critical for budgeting and/or managing work-

Concerns for finance professionals span beyond profit and loss

Beyond accounting, finance professionals have concerns that span security, dated infrastructure, and the impact of the new Administration on their business.

Cybersecurity is the leading business concern for respondents with worries around fraud (90%), being hacked (88%), and money laundering (85%) topping the list. Additionally, finance professionals cite problems with the integration

...continued on page 13







Area Credit Unions

Listed by Deposits Total

	Number of Locations*	Founded	Charter Type	Top Local Officer	Deposits Total (As of 12-31-20)	Total Assets (As of 12-31-20)	Total Loans (As of 12-31-20)	# Of Local Members*	Membershin Requirements
Superior Credit Union 2422 S Holland Sylvania Rd · Maumee	13	1954	State	Joe Laudick, VP, Northern Region	\$1.062 B	\$1.278 B	\$789 M	60,000	Live/Work/Worship/Attend School in Allen, Auglaize, Brown, Butler, Clermont, Defiance, Hamilton, Hancock, Hardin, Henry, Logan, Lucas, Marion, Mercer, Paulding, Putnam, Seneca, Shelby, Union, Van Wert, Wood & Wyandot Cos
Directions Credit Union 200 N St Clair St · Toledo	14	1953	State	Barry A. Shaner, President / CEO	\$964.9 M	\$1.07 B	\$724 M	60,614	Live/Work/Worship/School/Volunteer in Ashland, Crawford, Wood, Fulton, Lucas, Ashland, Huron, Knox, Richland, Wayne, Tuscarawas, OH and Monroe & Lenawee, MI Counties
Sun Federal Credit Union 1627 Holland Rd · Maumee	7	1950	Multi SEG	Brian Hughes, President / CEO	\$568.5 M	\$624.4 M	\$405.9 M	24,762	Employees, Retirees, Members & Students of one of our 280 Sponsor Groups, or Live/Work/Worship/Attend School/ Conduct Business/Businesses & Other Legal Entities Located in Select Areas of Lucas and Wood Counties
Cornerstone Community Financial Credit Union 28543 Oregon Rd · Perrysburg	¹ 1	1951	State	Kristine Buchman	\$270 M	\$329 M	\$267 M	3,000	Live/Work/Do Business/Worship in Wood or Lucas County
Glass City Federal Credit Union 1340 Arrowhead Dr · Maumee	5	1947	Federal	Mark Slates, President / CEO	\$238.9 M	\$269.3 M	\$175.8 M	28,468	Live/Work/Worship/Attend School in Lucas, Wood, Fulton, Ottawa Counties
Midwest Community Federal Credit Union 08770 SR 66 · Defiance	3	1954	Federal	Josh Koenig, President / CEO	\$185.3 M	\$202.7 M	\$116.6 M	14,000	Live/Work/Worship/School in Defiance, Henry, Fulton, Paulding, Williams, or the northern 2/3 of Putnam Counties
Impact Credit Union 1455 W McPherson Hwy · Clyde	6	1937	Community	Scott Hicks, CEO	\$158.1 M	\$173.5 M	\$106.4 M	15,436	Live/Work/Worship/School in Sandusky, Seneca, Hancock or Wood Counties, Family Affiliation
University of Toledo Federal Credit Union 5248 Hill Ave·Toledo	3	1964	Federal	Steve Wagner, President / CEO	\$78.6 M	\$87.3 M	\$32.1 M	6,619	Any Faculty, Staff, Physician, Resident, Student, or Member of the UT Alumni Ass. & Their Immediate Family are Eligible to Join
Bay Area Credit Union 4202 Navarre Ave · Oregon	1	1934	State	Jennifer Tober, President / CEO	\$64.9 M	\$74.4 M	\$43.0 M	5,687	Live/Work/Worship/Attend School in Lucas, Ottawa, Sandusky or Wood Counties
Champion Credit Union, Inc. 4140 W Laskey Rd · Toledo	3	1942	State	Steven M. Grindle, President / CEO	\$58.7 M	\$66.2 M	\$12.3 M	6,223	Employees & Family of Champion Spark Plug/Postal Service (Toledo Area), Multiple Select Groups/the community (Lucas County); Groups Share Common Bond of Employment, Association, Community/Family Affiliation

Published 05-21; List includes only those Area Credit Unions that responded by deadline; i.n.a. = information not available; * Toledo Area Locations



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Next Month: IT SERVICES

...Continued from page 12

of technology (90%), scaling into new regions (88%), and dealing with legacy technology (88%).

Looking ahead, business professionals are alert to the changes in political climate and have perceived notions of how it may affect their company. According to the report, 80% of respondents believe the Biden Administration will have an overall positive impact on their business. Despite that, respondents have concerns; 86% have regulatory concerns on how it may impact their company, and 83% are concerned about open borders and the free flow of trade.

With concerns spanning well beyond profit and loss (P&L), finance professionals would like to see a shift in their role and responsibilities. Over nine in 10 finance professionals say their role needs to change from being focused on payments to more strategic activity.

"Finance professionals are increasingly tasked to do more with less; however, they often spend time on the wrong things, such as manual reconciliation of payments, shoring up the security of their systems, or dealing with compliance issues," added Frere. "By embracing modern technology that automates the payments process with greater visibility into foreign exchange (FX) rates and receivables, finance professionals can spend more time focusing on optimizing the bottom line and strategically growing their business internationally."





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John M. Skeldon

















Welltower closes \$750M senior unsecured notes offering

Welltower Inc. has successfully closed its offering of \$750 million in 2.800% senior unsecured notes due June 2031.

Welltower intends to use the net proceeds from the offering to fund the April 15, 2021 redemption of all \$340 million aggregate amount outstanding of the 3.750% senior notes due March 2023 (the "3.750% 2023 notes") and all \$335 million aggregate amount outstanding of the 3.950% senior notes due September 2023 (together with the 3.750% 2023 notes, the "2023 notes") pursuant to the notices of full redemption sent to holders of the 2023 notes on March 16, 2021. The company intends to use remaining proceeds of the offering for general corporate purposes, including



Welltower's headquarters located in Toledo

paying down a portion of its two-year unsecured term loan due 2022 and investing in healthcare and seniors housing properties. Following the expected completion of the redemption of the 2023 notes, the company will have no unsecured senior note maturities until 2024.

J.P. Morgan, Barclays, and MUFG served as representatives for the offering.

The offering was made pursuant to an effective shelf registration statement of Welltower Inc. filed with the Securities and Exchange Commission (SEC). A prospectus supplement and accompanying prospectus describing the terms of this offering were filed with the SEC, noted

SBA to increase lending limit for COVID-19 EIDLs

The US Small Business Administration (SBA) is increasing the maximum amount small businesses and non-profit organizations can borrow through its COVID-19 Economic Injury Disaster Loan (EIDL) program. Beginning the week of April 6, 2021, the SBA raised the loan limit for the COVID-19 EIDL program from six months of economic injury with a maximum loan amount of \$150,000 to up to 24 months of economic injury with a maximum loan amount of \$500,000.

"More than 3.7 million businesses

employing more than 20 million people have found financial relief through SBA's Economic Injury Disaster Loans, which provide low-interest emergency working capital to help save their businesses. However, the pandemic has lasted longer than expected, and they need larger loans. Many have called on SBA to remove the \$150,000 cap. We are here to help our small businesses and that is why I'm proud to more than triple the amount of funding they can access," said SBA administrator Isabella Casillas Guzman.

According to officials, businesses that receive a loan subject to the current limits do not need to submit a request for an increase at this time. SBA reached out directly via email and provided more details about how businesses can request an increase closer to the April 6 implementation date. Any new loan applications and any loans in process when the new loan limits are implemented will automatically be considered for loans covering 24 months of economic injury up to a maximum of \$500,000, noted officials.

This new relief builds on SBA's previous March 12, 2021 announcement that the agency would extend deferment periods for all disaster loans, including COVID-19 EIDLs, until 2022 to offer more time for businesses to build back. In order to shift all EIDL payments to 2022, SBA will extend the first payment due date for disaster loans made in 2020 to 24 months from the date of the note and to 18 months from the date of the note for all loans made in the calendar



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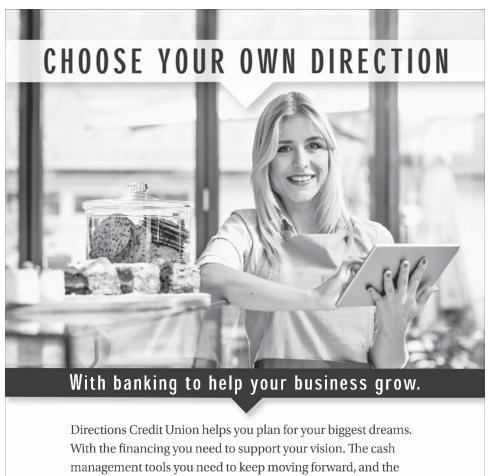
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BUSINESS PERFORMANCE

Data Analytics Can Improve Your Business

by Jonathan Poeder **Director, Data Analytics**

When they hear terms like "data analytics" or "business intelligence," many small business owners tune out, mistakenly thinking this only applies to large corporations with huge budgets. But this often isn't the case: small and mid-sized businesses (SMBs) can also reap benefits from data analytics

What is data analytics?

Data analytics describes the large volumes of information generated by a business as a byproduct of their normal operations. Even small businesses can generate so much data that it's difficult for traditional data processing methods to an-

With the growth of e-commerce and social media, many SMBs are than just statistical summaries of flooded with data. By harnessing this data and using it effectively,

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of objectives and gain a strategic advantage over their competitors. How to get started with existing data

It doesn't take a big budget or dedicated staff to start using data. You might already have useful tools: sales reports, email marketing reports, social media data feeds, or website analytics.

Start your data analytics initiative by asking questions that are directly related to your business goals. If your goal is to increase market share among a specific customer segment, you first need to know what your current market share is and the market share of your key competitors. If you want to boost net revenue by lowering manufacturing costs, you need to know the cost of goods sold for each of your top-selling products.

True data analytics involves more data. You also need to be able to identify patterns in data and under-SMBs can accomplish a wide range stand what's causing them. This can

help you anticipate what might happen in the future and formulate your strategic plans accordingly - a process known as predictive analytics.

Popular data analytics tools

Some of the most popular data analytics tools among SMBs include:

- SAS: Retrieves, mines and manages data, with statistical analysis to transform data into business insights that can help improve decision-making.
- Kissmetrics: Mines internal and online marketing databases to help you target marketing efforts more effectively.
- InsightSquared: Connects to software like Salesforce, Google Analytics and QuickBooks to provide sales, marketing and staffing analytics that help you spot trends

and improve sales and pipeline forecasting, lead generation, and tracking and profitability analysis.

- Google Analytics: This free platform gives you everything you need to analyze your website data from all touchpoints, so you can improve your website's form and functionality and target your marketing efforts.
- Microsoft Power BI: Uses custom dashboards to give you a 360-degree view of your most important

Don't be intimidated by the data analytics lingo or assume that data analytics is only for big businesses. Consider taking a big step forward in your business by harnessing the power of your data to make better



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Cedar Point names new VP and general manager

Carrie Boldman has been named vice president and general manager of Cedar Point. She succeeds Jason McClure, who has been promoted to senior vice president, park operations, at Cedar Point's parent company, Cedar Fair Entertainment Company.

Boldman previously served as Cedar Point's vice president of merchandise and games, and brings 25 years of experience in strategic development, brand management, and merchandising expertise to her new role. Prior experience includes 16 years as director of product development and design for Disney Parks and Resorts and thentwo years as director of marketing and sales for The Chef's Garden, a family-owned sustainable farm in Huron, Ohio, before joining the Cedar Fair team in 2013. Boldman will also make history as the first female general manager of the park in its 150 years of operation, noted officials.

"Carrie is a talented leader with an impressive track record in product development and design," said Tim Fisher, chief operating officer of Cedar Fair. "We are confident that her skills and experience will help build on Cedar Point's



Carrie Boldman, vice president and general manger, Cedar Point

rich legacy of creating memorable experiences for the millions of guests who visit the park each year."

"As a Huron native who grew up coming to Cedar Point and spent six years working here as a seasonal associate, I am tremendously proud to have the opportunity lead this talented team," said Boldman. "The park has been a vital part of the Sandusky community for 150 years, and I look forward to forging even stronger connections with our guests through fun, im-

mersive experiences."

In McClure's new role, he will oversee operations at the following Cedar Fair parks: Canada's Wonderland in Toronto; Cedar Point; Michigan's Adventure in Muskegon, Michigan; Dorney Park in Allentown, Pennsylvania; Kings Island

near Cincinnati; and Worlds of Fun in Kansas City. He had

served as vice president and general manager at Cedar Point

since 2014, with responsibility for the day-to-day operations and financial performance of the 150-year-old amusement park. He began his Cedar Fair career in 2001 in the finance division of Carowinds in Charlotte, North Carolina, eventually being named to vice president of finance. In 2005, he transitioned to the same role at Kings Island. In 2008, he became vice president and general manager of Dorney Park before taking the top role at Cedar Point.

"Jason brings significant operations and finance experience to this senior leadership role, as well as a deep passion for delivering on our commitment to provide guests with fun, dynamic, and memorable experiences they can share with their family and friends," Fisher said.

"I am thrilled to take on this new role, leading several Cedar Fair parks in their mission to deliver great experiences and memories for our guests and associates," said McClure. "Cedar Point is in great hands. Carrie is passionate about the park, its associates, and their desire to continue the legacy of providing legendary fun and I look forward to continue working with her and the Cedar Point team."

AISI says report reaffirms need to preserve steel tariffs

The American Iron and Steel Institute (AISI) said a new report by the Economic Policy Institute, Why Global Steel Surpluses Warrant U.S. Section 232 Import Measures, reaffirms that the steel tariffs put in place in 2018 have been effective in facilitating significant investments in new and upgraded mills, creating thousands of new jobs and protecting US national security, and that continued global steel overcapacity fueled by foreign

government subsidies and other trade-distorting policies and practices threatens additional harm to the American steel industry absent continuation of the tariffs.

Kevin Dempsey, president and CEO of AISI, said, "This study makes it abundantly clear that the steel tariffs are working. We commend the economic analysis conducted by EPI which confirms that, due largely to the Section 232 steel tariffs, the American

steel industry has been able to invest nearly \$16 billion to build, upgrade, or expand steel facilities while also enabling the industry to effectively restructure. While these investments have created 3,200 new jobs, the tariffs kept many more workers on the job as the industry was threatened by significant challenges from foreign government trade-distorting policies and practices that have created substantial steel overcapacity worldwide.

We are pleased that the report also recognizes that those challenges still exist and that keeping the steel tariffs in place is critical until a permanent solution to the chronic problem of excess global steel production capacity is achieved. We urge that opinion leaders, policymakers, and steel partners all across the US take a look at this important new report and work to ensure that steel tariffs remain in place."



Fisher-Titus and Family Health Services begin renovation

Residents of Huron County will soon have access to expanded healthcare services through a partnership with Family Health Services and Fisher-Titus. Fisher-Titus, Family Health Services, and Tusing Builders recently broke ground on the renovation of the former Food Town building at 265 Benedict Avenue in Norwalk, directly across from Fisher-Titus Medical Center.

"We are so excited to be a part of Huron County, creating access and continuity to care is our mission," said David Tatro, chief executive officer of Family Health Services. "This partnership with Fisher-Titus will allow us to provide health and wellness services to all residents of this county. We've had great success in the surrounding counties with our four locations and look forward to bringing that same quality care without barriers to care for Huron County."

The renovated building will be owned and managed by Fisher-Titus Health with over 7,000 square feet reserved for Fisher-Titus, housing various business operations departments.

Over 8,000 square feet is reserved for Family Health Services (FHS). In this space, Family Health Services will provide behavioral health, primary care, and dentistry services to Huron County. As a Federally Qualified Health Center, they provide care to all residents of the communities they serve, regardless of ability to pay. Family Health Services accepts Medicaid, Medicare, and other insurances, and a sliding fee scale is used for



patients who do not have insurance or whose insurance coverage fails to take care of the bills, and pricing is adjusted based on a patient's ability to pay.

FHS has been providing behavioral health services in Norwalk since November of 2020 on the Fisher-Titus Medical Center Campus.

"As we continually look for ways to provide the right care, right here for the residents of our community, working alongside Family Health Services just makes sense," said Dr. Brent Burkey, president and CEO of Fisher-Titus. "According to our 2020 Huron County Community Health Assessment, almost 8% of our county has no insurance, and of those who do have insurance, 38% have public health insurance that may be prone to gaps in coverage. We want people to make their health and wellness a priority, regardless of their financial circumstances. Everyone should have access to affordable, quality primary care and behavioral healthcare,

and Family Health Services is in a position to be able to provide that."

Tusing Builders from Monroeville, Ohio will serve as general contractor for the project, which was designed by Hasenstab Architects of Cleveland and Akron, Ohio. Completion is anticipated for fall 2021

In attendance at the groundbreaking were representatives from FHS, Fisher-Titus, Tusing Builders, and Hasenstab Architects. In addition, Randy Runyon, president and CEO of the Ohio Association of Community Health Centers traveled to Norwalk to celebrate the partnership of FHS and Fisher-Titus that will benefit the community for years to come, according to the organization.





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Report: Remodeling industry confidence up strongly

The National Association of Home Builders (NAHB) released its Remodeling Market Index (RMI) for the first quarter of 2021, posting a reading of 86, up 38 points from the first quarter of 2020. The finding is a signal of residential remodelers' confidence in their markets, for projects of all sizes.

"The remodeling market has recovered from the pandemic and continues to grow as the economy strengthens," said NAHB remodelers chair Steve Cunningham, CAPS, CGP, a remodeler from Williamsburg, Virginia. "Increased household savings during the second half of 2020 have lifted budgets available for home improvement projects. However, demand is stronger than many remodelers can handle, resulting in [them] being forced to turn work away."

The RMI survey asks remodelers to rate five components of the remodeling market as "good," "fair," or "poor." Each question is measured on a scale from 0 to 100, where an index number above 50 indicates that a higher share view conditions as good than poor.



The Current Conditions Index (CCI) is an average of three of these components: the current market for large remodeling projects, moderately-sized projects, and small projects. The Future Indicator Index (FII) is an average of the other two components: the current

rate at which leads and inquiries are coming in and the current backlog of remodeling projects. The overall RMI is calculated by averaging the Current Conditions Index and the Future Indicator Index. Any number over 50 indicates that more remodelers

view remodeling market conditions as good than poor.

In the first quarter, all components and subcomponents of the RMI were 82 or above. The Current Conditions Index averaged 89, a 31-point increase from the first quarter of 2020, with large remodeling projects (\$50,000 or more) yielding a reading of 85, moderately-sized remodeling projects (at least \$20,000 but less than \$50,000) at 90, and small remodeling projects (under \$20,000) with a reading of 92. These readings were all up substantially year-over-year, indicating strength for remodeling across all types of projects.

The Future Indicator Index averaged 84, up 45 points from the first quarter of 2020, with the rate at which leads and inquiries are coming in at 86 and the backlog of remodeling jobs at 82.

"The large year-over-year increase in the RMI signals a very strong recovery in remodeling activity since the onset of the pandemic,

(...continued on page 19)



Serving Our Community and the Real Estate Industry

REALTORS® WORK TO PROMOTE FAIR HOUSING FOR ALL



Message from Joan Rauh, President, **Northwest Ohio REALTORS®**

Every April, Realtors® celebrate Fair Housing Month to promote the importance of fair and equitable housing for everyone. Fair housing is more than a list of dos-and-don'ts, rights and penalties, and mandatory continuing education. As stewards of the right to own, use and transfer private property, fair housing protects Realtors® and their clients and depends on a free, open market that embraces equal opportunity.

During this month, NOR members recognize the significance of the Fair Housing Act and re-

confirm their commitment to upholding fair housing law as well as their commitment to offering equal professional service to all in their search for real property.

Following NAR's Fair Housing Action Plan, members strive to emphasize Accountability, Culture Change and Training (ACT) in order to ensure they do their part among America's 1.4 million Realtors® to protect housing rights in this country.

As NOR members work to provide ethical,

fair and equitable service to their clients, they often encounter situations that require them to make difficult decisions in order to preserve fair housing initiatives. Along the way, they learn more about themselves, their clients and their communities which allow them to grow as professionals.

During Fair Housing Month, Realtors® are encouraged to slow down, course correct, and act against implicit bias and other barriers that threaten fair housing. Throughout the year they

are required to remain steadfast in their commitment to breaking down biases, holding themselves accountable, and upholding the letter of the law.

This past April was just the beginning – throughout the year, Realtors® will be encouraged to refresh their memory and open their mind to fair housing in Northwest Ohio. There is always more to know, learn and grow from. With Realtors® at the helm, the fight to protect and promote fair housing is far from over.

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Survey: Home staging helps homes sell faster

A new survey from the National Association of REALTORS® (NAR) revealed that home staging continues to be a significant part of the homebuying and selling process.

The biennial report, the 2021 Profile of Home Staging, examines the elements of home staging, including the perspectives of both buyers' and sellers' agents, the role of television programing, and the expectations of buyers.

"Staging a home helps consumers see the full potential of a given space or property," said Jessica Lautz, NAR's vice president of demographics and behavioral insights. "It features the home in its best light and helps would-be buyers envision its various possibilities."

Buyers' agents overwhelmingly agreed, as 82% said staging a home made it easier for a buyer to visualize the property as a future home.

These agents also said that visuals themselves are helpful, even more so in relation to buying a house during the coronavirus outbreak. According to the report, 83% of buyers' agents said having photographs for their listings was more important since the beginning of the pandemic, 74% of buyers' agents said the same about videos, and 73% said having virtual tours available for their listings was more important in the wake of COVID-19.

"At the start of the pandemic, in-person open house tours either diminished or were halted altogether, so buyers had to rely on photos and virtual tours in search of their dream home," said Lautz. "These features become even more important as housing inventory is

limited and buyers need to plan their in-person tours strategically."

Staging also increased the sum buyers were willing to spend for a property, according to the report, and 23% of buyers' agents said that home staging raised the dollar value offered between 1% and 5%, compared to similar homes on the market that hadn't been staged.

Coincidently, the response from sellers' agents was nearly identical, as 23% reported a 1% to 5% price increase on offers for staged homes

Additionally, 18% of sellers' agents said home staging increased the dollar value of a residence between 6% and 10%. None of the agents for sellers reported that home staging had a negative impact on the property's dollar value.

Moreover, 31% said that home staging greatly decreased the amount of time a home spent on the market.

Exactly which parts of a home to stage vary, although living rooms (90%) and kitchens (80%) proved to be the most common, followed closely by master bedrooms (78%) and dining rooms (69%). As many workers were forced to work from home due to the pandemic, 39% staged a home office or office space.

Television programing played a noticeable role in how buyers viewed a potential property, according to REALTORS®. Agents surveyed said that typically 10% of buyers believed homes should look the way they appear on TV shows; 63% said buyers requested their home look like homes staged on television;

and 68% of REALTORS® reported that buyers were disappointed by how homes appeared compared to those seen on TV shows.

In some cases, agents found that TV shows could influence a buyer's perspective about a home. According to the report, 71% of respondents said that TV shows that depict the buying process impacted their business by setting unrealistic or increased expectations; 61% said that TV programs set higher expectations of how homes should look, while 27% said that TV shows result in more educated homebuyers and sellers.

"The magic of television can make a home transformation look like it happened in a quick 60-minute timeframe, which is an unrealistic standard," said NAR president Charlie Oppler, a REALTOR® from Franklin Lakes, New Jersey, and broker / owner of Prominent Properties Sotheby's International Realty. "I would advise buyers and sellers alike that before house hunting or before listing, they connect with a trusted REALTOR® to get a reasonable sense of what's out there and an idea of what to expect."

According to the report, 81% of those surveyed said buyers had ideas about where they wanted to live and what they wanted in an ideal home (76%) before they began the buying process.

Additionally, 45% of surveyed REAL-TORS® said they have seen no change in the share of buyers who planned to flip a home in the last five years, while 42% said they had.

Also, 59% said they have seen an increase

in the buyers who planned to remodel a home in the last five years, while 34% said they have seen no change. Agents surveyed said that typically 25% of buyers who plan to remodel will do so within the first three months of owning their home.

Remodeling

...Continued from page 18

and activity should continue to grow into 2021 as the economy accelerates with an easing of the pandemic," said NAHB chief economist Robert Dietz. "However, material availability and prices continue to be a challenge for remodelers and their customers."

The *RMI* was redesigned in 2020 to ease respondent burden and improve its ability to interpret and track industry trends. As a result, readings cannot be compared quarter to quarter until enough data are collected to seasonally adjust the series. To track quarterly trends, the redesigned *RMI* survey asks remodelers to compare market conditions to three months earlier, using a "better," "about the same," "worse" scale. In the first quarter, 41% of respondents indicated that the market is "better" and only 4% rated it "worse" than the fourth quarter of 2020.









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Survey: Some CEOs see cybersecurity as threat to growth

Few events in recent decades have impacted how we go about our daily lives or conduct business as much as COVID-19. When the global pandemic hit last year, many were forced to shift to remote work or transfer their business online, bringing about a wave of challenges.

According to data presented by the Atlas VPN team, based on the *KPMG 2021 CEO Outlook Pulse* survey, nearly one-fifth (18%) of CEOs see cybersecurity risks as the

number one threat to their organizations' growth over the next three years.

Concern over cybersecurity risks rose significantly among CEOs compared to last year, when it occupied the fifth spot in the list with 10% of CEOs indicating it poses a threat to their organizations' development.

Other CEO concerns that made it to the top five include tax risk (14%), regulatory risk (14%), supply chain risk (12%), operational risk (10%), environmental or climate

change risk (10%), emerging or disruptive technology risk (6%), and interest rate risk (6%).

Meanwhile, talent risk, which occupied the first spot among concerns last year, dropped by a fifth (20%) to a mere 1% in 2021.

To mitigate these risks, companies plan to spend more on digital technologies this year, with 52% prioritizing data security measures

Rachel Welch, chief operating officer of Atlas VPN, shares her thoughts on the situation, "The emphasis on cybersecurity in companies is long overdue. While COVID-19 has brought about a myriad of challenges for individuals and organizations, it has also encouraged us to seek better practices. In the end, those who will be able to adapt to the new normal in the post-COVID world will come out of the situation more robust than before."

TSEP launches Entrepreneurial Opportunity Clearinghouse

Website to list franchise, business acquisition, other entrepreneurship opportunities

Tiffin-Seneca Economic Partnership (TSEP) has launched the Tiffin-Seneca Entrepreneurial Opportunity Clearinghouse (TSEOC), an online destination for investors, entrepreneurs, and others to learn about available franchise, business acquisition, investment, and other start-up business opportunities.

TSEOC is a new initiative designed to facilitate the flow of entrepreneurial talent and capital to those opportunities, noted officials. Over the years in Tiffin and Seneca County, there have been successful businesses that have closed because management was ready to retire, and no family or employees wanted to or were able to assume the business. Some examples in recent years include Surf n Turf Specialties and More, Tem-Com, and Hoperoy's Hallmark Shoppe.

There also have been franchise opportunities that failed to find the capital and management needed to establish themselves, and some entrepreneurs have not been able to find the capital they need to start.

The first opportunity to be posted is the announcement of California-based Bird Scooters seeking a local operations (fleet) manager

to establish the business in Tiffin.

Bryce Riggs, executive director of the Seneca Regional Chamber of Commerce and Visitor Services and chair of TSEP's Tiffin-Seneca Entrepreneurship Committee, supports the initiative. "Our committee is working on Tiffin and Seneca County's first dedicated strategic plan for entrepreneurship, we believe the clearinghouse is a positive way to promote more small business opportunities for our community."

Tiffin Mayor Aaron Montz agreed, "We continue to push forward with innovative programs that enhance and strengthen the

entrepreneurial culture here. Tiffin has been named a Top 10 Midwestern city for entrepreneurship, and we want to build upon what we have."

Seneca County Board of Commissioners president, Mike Kerschner, concurred, "I'm pleased to see we are continuing to step up our entrepreneurship efforts throughout the county. This just adds to our other initiatives, including the Seneca CEO (Creating Entrepreneurial Opportunities) program for our high school students, which we expect to launch in the foll."



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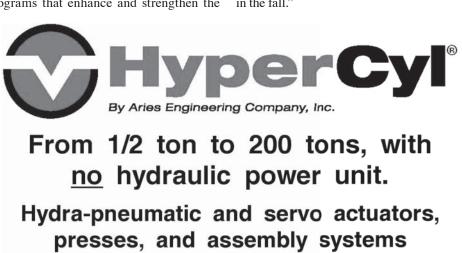
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Maumee Pointe

...Continued from page 1

care units for individuals with dementia-related conditions and a two-story assisted living building offering 58 one-bedroom suites.

Amenities at Maumee Pointe will include an arts and crafts area, spa, chapel, bistro and dining area, wellness center, sunroom, and lounges. The exterior layout consists of two courtyards, a fire pit, and a greenhouse. According to The Douglas Company, Davison Smith Certo Architects, Inc. designed the new community to bring a new senior living standard to the Maumee area, which will be the first of its kind within Maumee city limits.

"This project will mark the second collaboration between The Douglas Company and Sage Real Estate Development, and we are especially excited this project is located in our own backyard. We take great pride in being part of the project team to bring their vision to life on this new stateof-the-art senior living development in the Maumee area," stated Chris Vasel, project manager with The Douglas Company.

According to Vasel, over the last several decades, The Douglas Company has built a reputation nationally as a leader in senior living construction.

"We are thrilled that Maumee Pointe has allowed us to bring that expertise back to our region. Maumee Pointe is the sister facility to Brooklyn Senior Living in Brooklyn, Ohio, built for the same operations and development team in 2017. Just like its cousin facility, it will bring an elevated level of

assisted living and memory care options to the residents of Maumee, both in the quality of the facility itself and the care that the



added.

Current construction of Maumee Pointe

Meridian Senior Living team will deliver," said Vasel.

The driving force for the Maumee Pointe development is a demand for a senior living community within Maumee proper, noted Vasel.

"Our goal is to provide a best-in-class luxury senior living community in and around Maumee and the greater Toledo area," he on-site physical, occupational, and speech therapy services. The community will also be pet-friendly.

Maumee Pointe will provide laundry fa-

cilities on-site, 24-hour emergency mainte-

nance, organized activities and life enrich-

ment programs, scheduled transportation ser-

vice, community outings, housekeeping ser-

"Maumee Pointe raises the bar for older adults expecting more from senior living in Maumee. In response to a strong demand for senior living services in the area, Maumee Pointe will be the first to deliver world-class assisted living and memory care within the city of Maumee," said Vasel.

"Maumee Pointe residents will enjoy the state-of-the-art building which supports an active lifestyle that encourages socialization and support residents' physical and psychological needs. Residents will enjoy fitness programs in a modern wellness center, indul-

gent visits in the spa and salon, creative art workshops in the craft studio, and planting activities in the greenhouse. The beautiful sunrooms, lounges, two courtyards, and a fire pit will cultivate planned and social gatherings. Residents will enjoy a welcoming restaurant and bistro serving culinary delights three times a day prepared by the community's executive chef.

"Memory care residents will benefit from national seniors housing operator Meridian Senior Living's MONTES-SORI MOMENTS IN TIME™ programming, a distinctive dementia care program based on a Montessori methodology for seniors with Alzheimer's or other forms of dementia. Consistent with this program is the community's dedication to nurturing a safe environment that promotes dignity for each resident in a warm, homelike setting, where they are cared for and where they can thrive. Maumee Pointe will raise the expectations of what the community is the expectation is the expectation of what the community is the expectation is the expectation of what the community is the expectation is the expectation of what the community is the expectation is the expectation of the expectation of the expectation is the expectation of the expectation of the expectation is the expectation of the expecta

nity of Maumee wants from senior living," said Vasel.

Maumee Pointe will hire approximately 50-60 in-house employees. In addition, Maumee Pointe will partner with third party resources in the area such as therapy services, physicians, visiting services, and other ancillary providers to create the best quality of life for its residents, noted officials.





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UNDER CONSTRUCTION

A LOOK AT CONSTRUCTION PROJECTS IN OUR REGION



Washington Local Schools

Rudolph Libbe Inc. of the Rudolph Libbe Group is serving as construction manager on Washington Local Schools' new K-6 Shoreland Elementary School on Suder Avenue in Toledo, which will replace the original building constructed in 1930. The Collaborative is serving as architect on the 83,000 square foot, hightech school, and **Program Solutions Group** is serving as the owner's representative. Rudolph Libbe's masons are self-performing masonry and brickwork.

The new school will feature over two dozen state-of-the-art classrooms, over 3,000 square

feet of gym space with a connected stage, storm shelters, and inclusive playgrounds. There will also be over 3,000 square feet of dining space with connected rooms for sensory and allergy dining. Washington Local is also planning aesthetically pleasing spaces dedicated to art, music, and STEM (science, technology, engineering and mathematics) for its 700-plus students.

A groundbreaking ceremony for the new facility was held in mid-April using seven shovels hand-painted by Shoreland's current fourth grade class, which will be displayed in the new school. Completion is scheduled for the start of the 2022 school year.

Summit Center

Lathrop is providing general construction services for the interior renovation of five floors - Floors 9,10,11,12, and 13 - totaling 54,188 square feet within the 16-story ProMedica Summit Center Building in downtown Toledo.

Wood County

Poggemeyer Design Group, Inc. is providing services on the renovation and refurbishment of Veterans Memorial Plaza at the southwest corner of the Wood County Courthouse for the Wood County Commissioners.

Stellantis

The Mannik & Smith Group, Inc. (MSG) is providing engineering services on a Mopar customization facility near the Jeep Assembly Complex in north Toledo for Stellantis (formerly Fiat Chrysler Automobiles). The project involves construction of a new 250,000 square foot building with 221,500 square feet of working space and 15,000 square feet of office space.

City of Waterville

Proudfoot Associates, Inc. in Whitehouse is providing services on the installation of periodstyle lighting for the City of Waterville.

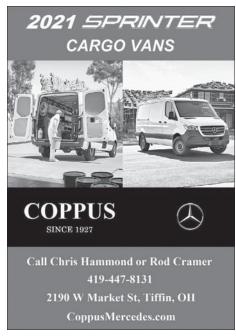


City of Northwood

Engage Studio Architects provided architectural services on a new concession facility with the Miracle League of Northwest Ohio to serve those with special needs for the City of Northwood. The facility will provide fully accessible toilet rooms and gathering space for families to enjoy more time at the ballpark as their children play baseball. A.A. Boos and Northwest Ohio **Building Trades** provided construction management services for the project while SSOE Group provided engineering services. Completion for the \$478,000, 2,264 square foot project is scheduled for May.

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Deadline is the 10th of the month preceding publication. All projects received by deadline will be considered.



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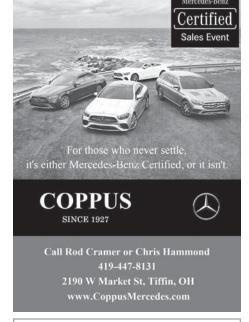
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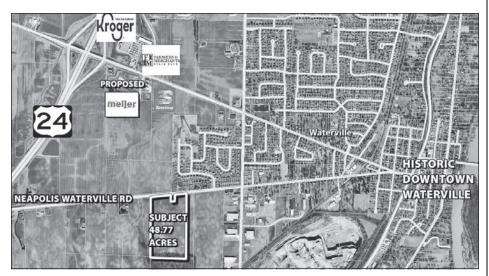
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