



APRIL 2020

*Real Estate*

*&*

**Spring Home *and* Garden Guide**



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## Shay's Carpet now in Perrysburg

Shay's Carpet in Perrysburg opened recently and is located at 122 Louisiana Avenue, between and among some wonderful businesses and restaurants.

Shay's started in January 1989 by Joe Shay out of the back of his traveling carpet van.

The first location was opened in 1992 near the corner of Reynolds and Central. The business then moved in 1993 to Monroe Street.

Two other locations were opened a year later, one on Reynolds Road near Airport and one on Woodville Road in Northwood.

In 1999, all locations were consolidated to the warehouse location on Holland-Sylvania, and the name was changed to Toledo Laminate Flooring.

The business incorporated in 2005 and steadily grew.

During the next 10 years, most of the flooring that Shay's offered was hard surfaces: laminate, hardwood and vinyl.

Carpet once again became the main product in 2012 when the business name was changed back to Shay's Carpet & Home Interiors Inc.

More products were added, including Sauder Ceiling Systems (Shay's is a distributor) and Genstone, a faux brick siding for exteriors.

The Sylvania store opened in August 2018.

The current product selection of flooring includes wood, vinyl plank and vinyl sheet goods, laminate and a huge selection of carpet in all price ranges.

The business is run by Joe and his wife Robin and their two sons Joe and Bob.

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## A.J. Boellner provides equipment solutions

A.J. Boellner, Inc., Tractor and Mower Market is a third generation, family owned and operated business in Maumee, which provides equipment solutions for farm, business, municipalities and home owners to maintain land.

Company founder, A.J. "Wishie" Boellner left the family farm to go into business in 1930. Beginning in 1935 he leased a gasoline station from Standard Oil on the corner of Conant Street and Illinois Avenue.

Carrying farm equipment parts to sell became a niche for the station. Then, in 1943, Mr. Boellner formally began an Oliver tractor dealership.

In 1949 he moved the dealership next door to what remains the current location, 154 Illinois Avenue.

Along with his son Lawrence, he operated as an Oliver and then White dealership. The love and service of these brands remains part of the company's heritage.

The Grasshopper zero-turn mower line was added in 1979 and remains an integral part of the business today. Many short-line products compliment the base products.

Rentals of all-terrain forklifts, compact tractors and seeding and tillage equipment also

are available.

In 2006, Larry's son, Dave, joined the business to spearhead the addition of the New Holland tractor line.

The tractor line has proven to be an excellent fit for the customer base.

The area, customer base and equipment may have changed over the past 70 years, but what has stayed the same is the tradition of carrying quality equipment that meets the needs of customers.

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Whether the purchase was an Oliver tractor in 1949, a New Holland tractor in 2009 or anything in between, they are here to service equipment.

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To learn more, contact, 419-893-2291 or visit boellnertractor.com.

## Friesner Realty Group's integrated approach

Donna Friesner understands that every client has different real estate goals and individual circumstances.

She is a positive, smart professional with an integrated approach to real estate that looks at the whole picture for her clients and not merely at a transaction.

By earning her clients' trust and respect, she enjoys longstanding relationships with them, and many have become repeat customers and family friends.

Historic Perrysburg has been home to Ms. Friesner and her family for more than 30 years.

She has valuable area expertise with all types of residential property transactions and has worked with a broad cross-section of clientele.

Through candid and transparent communications, she is adept at helping her clients navigate the complexities of the real estate

market to achieve optimum results.

Ms. Friesner has been with the Danberry Company Realtors since 2005 and is one of the company's highest volume producers and in the top one percent of all northwest Ohio realtors.

She is the recipient of numerous awards, including the Ohio Association of Realtors President's Sales Club and is a member of the Council of Residential Specialists.

She enjoys working and partnering with her son Alex, and broadening their ability to serve their clients' needs at a higher level.

To learn more, contact Ms. Friesner at 419-872-2410, 419-356-6688, info@danberry.com or by visiting donnafriesner.danberry.com.

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## 5 steps to help prepare you to apply for a mortgage

Here are five recommendations on how to prepare yourself and your finances ahead of the mortgage application process so you can focus more on finding the home of your dreams.

1. Consider holding off on large purchases before applying for a loan. Lenders typically don't want to see any sort of pattern relating to large, spontaneous purchases.
2. Avoid moving your money around between accounts. Even though moving money around between your accounts isn't a deal breaker, it can delay the approval process. If you do need to move money between accounts, plan to document your movements and the reasons for them.
3. Try to wait before looking to change jobs. A steady, reliable income is an essential piece in getting a loan for a home. Lenders always look for job consistency and changing jobs during the loan approval process could influence the outcome.
4. Familiarize yourself with your credit report. It's important to fully understand your credit report and score prior to applying for a loan.
5. Don't apply for additional credit accounts while applying for a mortgage. Applying for credit also can temporarily decrease your credit score, which can negatively affect your application.

Although the mortgage application process can be a bit of an undertaking, avoiding common pitfalls and mistakes can go a long way toward making the process less stressful. If you have questions about purchasing a home or acquiring a loan, visit [FFL.net/mortgage](http://FFL.net/mortgage) for more information.



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# Taking care of agents, clients during global health crisis

Howard Hanna Real Estate Services, one of the nation's top family owned and operated real estate brokerages, announced to its agents in March an extension of the company's signature Income Advantage program in response to the ongoing COVID-19 situation.

The program provides a monthly paycheck to the company's real estate agents, depending on how much they earned in commission in the previous year.

The deadline was extended for more than a month to give agents impacted by COVID-19 and stay-at-home orders the opportunity to enroll.

This was the first move in a series of responses the company has made during the pandemic, including ongoing investments into their technology stack to help agents continue to work remotely.

Other signature programs that have been continued during this time include the company's Hannamobile program, which provides funds toward an agent's automobile, as well as profit-sharing, available in certain markets and paid out to eligible agents early in April for the first quarter of the year.

"We have always considered our sales associates a part of our extended family," said Howard W. "Hoby" Hanna, IV, president of Howard Hanna Real Estate Services.

"We wanted to do everything in our power to ensure that agents are supported during this time of crisis, from ensuring that income is maintained to continuing to fund our proprietary digital marketing technology platforms, such as Engage CRM. Our agents are working very hard during this time to build their businesses, and so we want to work just as hard to support them."

The company also provided a series of webinars to all agents on the CARES Act and its

implications for real estate agents.

Law firm Clark Hill was contracted to assist in this endeavor.

Jarrold Duffy, co-leader of the corporate business unit at Clark Hill, said, "When Howard Hanna asked us to be a resource to its thousands of agents, our experts were happy to provide guidance.

"Real estate agents, who as independent contractors are not typically entitled to unemployment compensation, are navigating an unfamiliar system.

"As you would expect, the agents have a number of questions as to the applicability of the CARES Act to them.

"Clark Hill is proud to be an ongoing resource for, and partner to, Howard Hanna and its agents during this time."

Established in 1957 by Howard and Anne Freyvogel Hanna, with a single office in Pittsburgh, the family owned Howard Hanna Real Estate Services is the fourth largest real estate company in the country.

Founded as the Howard Hanna Company, the family business was an integral part of growing up in the Hanna household.

Today, Howard and Anne's three children, Hoddy, Helen and Annie, and the third generation, Annie Hanna Engel, Hoby Hanna, Kelly Hanna Riley, Duffy Hanna and Dennis Cestra Jr., carry on the family tradition.

Through the years, the company has grown to be a top real estate company.

Their vision is to transform the real estate experience with visionary people, products and services.

Their mission, as a family owned, full-service real estate services company, is to be committed to professionalism for colleagues, clients and the communities they serve.

The dynamic duo of **Molly Miller Noble** and **Michael G. Miller** asks you to, "Trust the team with the foundation and experience to handle all of your real estate needs."

**Molly Miller Noble** believes home is where family gathers, love resides, memories are created and laughter never ends. She says, "Let me help you find your perfect home." Reach her at 419-304-6343.

**Michael G. Miller** can be reached at 419-262-8311. He's "proud to be part of the Howard Hanna family" and is eager to get started on finding you the perfect home.

**Steve Thomson** is a native to northwest Ohio, growing up in Bowling Green, raising his daughters in rural Bloomdale, and now residing just outside of Grand Rapids in Henry County.

Steve knows northwest Ohio well, having worked as a state wildlife officer for more than 25 years.

Steve also has a construction background and is no stranger to a weed eater or lawn mower, and he knows how to give your property the curb appeal to demand the best price.

He is also a photographer with formal training. He will make sure your home is "pictured" in the most favorable way.

He is an active member of the National Association of Realtors, Ohio Association of Realtors and Toledo Regional Association of Realtors. Contact him at 419-348-6480.

**Kam Warner** is known for her commitment and dedication.

Her achievements include:

- 2011 Voted Realtor of the Year by the Toledo City Paper.

- 2012, 2013, 2014, 2015, 2016, 2017, 2018 Toledo Board of Realtors Presidents Club member.

- 2012, 2013, Ohio Association of Realtors Award of Achievement.

- 2014, 2015, 2016 Ohio Association of Realtors Award of Distinction.

Her specialties include: dream home, executive home, first time buyers; luxury homes; move-up home; new construction; new home; relocation; residential retirement. Contact Ms. Warner at 419-345-5170.

## Home inspections 101

The process of buying a home can be unlike any experience prospective buyers have ever had. After finding a home they like and coming to an agreement on a sale price with the seller, buyers can expect to add many items to their to-do list. One of the first things to jot down on that list is scheduling a home inspection.

Home inspections are a vital part of the home buying process. Such inspections can protect buyers as they're on the cusp of making what will likely be the most significant investment of their lives. Understanding the home inspection process can help buyers during an exciting yet potentially nerve-racking time in their lives.

### What is a home inspection?

The American Society of Home Inspectors defines a home inspection as an objective visual examination of the physical structure and systems of a house. Inspectors will conduct visual examinations from the roof to the foundation of the home. Additional structures on the property, such as sheds or detached outdoor living areas, are not typically included in the examination.

### What do inspectors examine?

The ASHI notes that inspectors will examine the condition of various parts of the home. The heating system, central air conditioning unit, interior plumbing and electrical systems, roof (though inspectors will not climb onto the roof), attic and insulation will be examined. Inspectors also will examine walls, ceilings, floors, windows, doors, the foundation of the home, basement (or crawl space) and structural components.



### Can a home fail inspection?

Homes cannot fail home inspections, which are just assessments of a home's existing condition. Municipal inspections are separate inspections conducted by government agencies to verify that a property is in compliance with local codes. Home inspectors will provide detailed reports describing the condition of a home and indicate if any repairs are in order.

### Do I really need a home inspection?

A home inspection is a vital component that can help buyers make the most informed decision possible.

Forgoing an inspection can leave buyers vulnerable to potentially costly repairs and issues with a home that might have been detected with a proper home inspection. In addition, some lenders insist that buyers have home inspections conducted before they will allow them to borrow money.

Home inspections can protect home buyers as they prepare to make the most significant financial investment of their lives. More information about inspections can be found at [homeinspector.org](http://homeinspector.org).

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## Create an efficient, inviting outdoor living environment

Be ready to enjoy the warm days of spring and summer with an updated outdoor dining/living/garden area that is welcoming and efficient.

Woodcraft has the tools and supplies you will need, along with helpful advice at your local store and free how-to articles on Woodcraft.com.

Take stock of your outdoor furniture—do you need more? Would colorful new Adirondack chairs, a new picnic table and maybe a garden bench and planters be more inviting? Or perhaps a cleanup and new paint would bring your existing furniture to life for another season? Does your porch/patio/deck area need to be resurfaced or enlarged?

Streamline your dining by building mobile carts to transport food for prep and for serving. Add a butcher block top to the food prep cart and storage drawers to both, and improve the efficiency and pleasure of your dining experience.

Gardeners may want to build a potting bench and wooden flatbed wagon to haul plants and supplies.

### Tools, Supplies and How-Tos

“Make anywhere your workspace with the Kreg Mobile Project Center,” Woodcraft senior product manager Peter Collins said. “It’s a portable workbench, sawhorse, assembly table, and clamping station all in one that provides a versatile work space for DIY, repair and wood-working projects.”

The large 27 3/4 inch x 31 1/2 inch polypropylene work surface supports a 350-pound load capacity, and two centers can be connected to double the work area.

Mr. Collins also suggested adding the new Kreg In-line Bench Clamp and Bench Clamp System for Dog Holes to make almost every clamping task possible.



Visit Woodcraft.com to see building plans for outdoor furniture, as well as Adirondack chair templates.

Woodcraft.com also offers a large number of how-to articles such as “Laid Back in a Classic Adirondack” that shows how to build with Adirondack chair templates, while “Wood-Sense: Spotlight on Outdoor Projects,” describes woods that work well outdoors.

For building projects, the Freeman 1 1/4 inch 18-gauge Brad Nailer is a professional quality, innovative home improvement tool that is great for furniture.

Its oil-free operation requires no regular maintenance and eliminates the risk of stains on project surfaces. If your joinery choice requires screws, the Groz Insta Drive Screwdriver fea-

tures a patented retractable, rotating bit cartridge that makes it easy to find, store and change driver bits.

For hauling lumber or other large items to your project site, use the Xstrap Heavy Duty Ratchet Tie Down to hold up to 1,000 pounds in place on a truck bed.

To finish new furniture or recolor existing pieces—and brighten your outdoor landscape—choose one of the 28 premixed General Finishes Milk Paint colors that can be mixed, lightened, glazed, layered, antiqued, or distressed. Other good choices for outdoor surfaces include General Finishes Outdoor Oil Finish (use over exterior oil stain or exterior clear oil finishes for additional protection) and General Finishes 450 Varnish (minimizes fading, re-

tards mold and fungus growth).

For painting guidance, watch “Hand Applied Milk Paint from General Finishes at Woodcraft” and read “Create a Milk Paint Masterpiece” on Woodcraft.com.

Homeright’s Finish Max HVLP Sprayer will spray most solvent (except lacquer and conversion varnish) or water-based products—latex paint, milk paint, chalk paint, furniture paint, stains and finishes.

It’s easy to set up, use and clean. When painting furniture, consider using the Homeright Large Spray Shelter. When painting small accessories, opt for the Small Spray Shelter.

For furniture that needs some TLC, read “Restoring Outdoor Projects” on Woodcraft.com to learn how to determine what needs to be deep cleaned, repaired, rebuilt and repainted.

Handy helpers for the TLC process include Blue Bear Paint and Urethane Stripper, Krud Kutter No-Rinse Prepaint Cleaner, Titebond III Ultimate Wood Glue, SculptWood Putty and Briwax ChaiRX.

### Custom Garden and Game Projects

Turn a unique transplanter, cultivator and weeder with the three-piece WoodRiver Garden Tool Turning Kit constructed of durable, cast aluminum.

Turning blanks for the handle, sold separately, may be made from wood, acrylic or another man-made material. Build a wooden croquet set with help from “Picnic Perfect Croquet Set” in Issue 65 of Woodcraft Magazine. Subscribers can download the article free, or the issue can be purchased at Woodcraft.com.

To learn more about these and other products, visit your local Woodcraft store, call 800-535-4482 or visit Woodcraft.com.

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michaelmiller@howardhanna.com



Proud to be part of the Howard Hanna family!



## Jill Perry's tips for sellers

During these uncertain times, one thing realtor Jill Perry knows for sure is that the need and desire for home ownership is not going away.

Even with the stay-at-home orders, people are looking for their perfect home.

It all might be done a bit differently with virtual tours, Facetime showings and fewer people attending showings and closings. But there are people who want to sell, and there are people who want to buy.

With more time spent at home, now is the perfect time to prepare your home for sale, the realtor said.

Here is a list of five cost-effective projects to help homeowners make their homes ready for the market.

**•Get organized.** Being organized will add value to the home by allowing potential buyers to visualize their own belongings there.

Being organized helps sellers feel less stressed and more relaxed. "We can all use a little bit of that today," Ms. Perry said.

**•Repair old or worn screens and wash windows.** Torn or worn screens can make a

house look tired. Re-screening is relatively inexpensive.

In addition, painting or staining any peeling paint or moisture stains not only makes the home more appealing, it helps during the inspection process.

**•Paint.** Painting walls a light neutral color, and painting any woodwork that is nicked up or peeling allows a home to have a fresh feel and helps sellers compete with new construction.

**•Clean up the yard.** Clean up the flower beds, and do a little edging and weeding.

Nothing expensive or fancy needs to be done, just make sure it's neat, clean and trimmed.

**•Clean the gutters.** This is not only for the exterior appeal, but it goes a long way to protect the roof and foundation from unwanted water—a home's worst enemy.

Ms. Perry has 27 years experience and is in the top 1 percent of realtors in northwest Ohio.

She is in the Lifetime Million Dollar Club and a relocation specialist, working with major corporations, locally and nationwide.

The Perrysburg native is a member of the National Association of Realtors, Ohio Association of Realtors and Toledo Board of Realtors.

She is a member of Grace United Methodist Church and the Perrysburg Rotary Club and is a Perrysburg Christian United food bank volunteer.

To contact Ms. Perry, call 419-283-4300.

## Did you know?

Outdoor living is wildly popular, as more and more homeowners are bringing elements once reserved for home interiors into their backyards.

When designing outdoor living spaces, homeowners may learn about biophilic design, an architectural concept that aims to incorporate natural elements into outdoor living spaces.

Proponents of biophilic design say it satisfies an innate human need to affiliate with nature, thereby helping to reduce stress that people may experience after being stuck indoors for much of their days.

Biophilic design is often part of a home interior design, but many homeowners also embrace it when designing their outdoor living spaces. For example, surrounding outdoor living areas with noninvasive plants, flowers and trees and using natural materials like wood and stone when building such spaces are great ways to embrace biophilic design and create a tension-free ambiance in outdoor living spaces.



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## Pollinators are key to good gardening



A thriving backyard garden requires homeowners to take steps to ensure the garden has the best environment in which to grow and thrive.

The right tools and components, including trowels, rakes, soil, amendments and fertilizer can help gardeners create beautiful spaces. It's also important that pollinators are made to feel welcome in the garden.

The United States Department of Agriculture reports that one-third of all agricultural output depends on pollinators.

The USDA notes that insects and other animal pollinators are vital to the production of healthy crops for food, fibers, edible oils, medicines and other products. Pollinators also are essential for maintaining habitats and ecosystems that many wild animals rely on for food and shelter.

The U.S. Forest Service says that, without

pollinators, the human race and all of the earth's terrestrial ecosystems would not survive. Pollination done the natural way often yields large, flavorful fruits.

Pollinators are make-or-break components of large-scale agriculture, and they're just as important in private home gardens. The Pollinator Partnership, an organization that works to protect pollinators and their habitats across North America, says pollinators include bees, butterflies, beetles, birds and bats.

These animals travel from plant to plant carrying pollen on their bodies. The following are some ways to maintain healthy pollinator habitats.

- Consider the soil and types of plants that will thrive in it before choosing what to plant. Fix drainage issues and plant with sunlight in mind.

- Vary the colors and shapes of plants to attract a greater array of pollinators. Plant flowers close to vegetable gardens to attract pollinators.

- Group plants together when planting to more effectively attract pollinators.

- Select plants that flower at different times of the year so that nectar and pollen sources are available year-round.

- Whenever possible, choose native plants.

- Avoid the use of pesticides.

- Provide a water source for pollinators, such as a shallow dish with stones half-submerged for perching.

Pollinators are important for gardens, whether those gardens are commercial operations or small backyard plots. Allow pollinators to share spaces and be mindful of behaviors that can threaten their survival.



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### Lakewood's Garden Marketplace

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### Lakewood's Flower Market

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419-704-1909



9867 Wethersfield Road, Perrysburg

4 bedrooms, 2 full baths, 1 partial bath, 3,274 sq. ft.

Gorgeous gourmet remodeled kitchen-2018. Maple cabinets, tile, quartz, high end appliances! Living room and dining room with coffered ceiling, crown moldings. Vaulted family room with floor to ceiling judges paneling. Full brick fireplace flanked by built-ins, glass leaded door to wet bar. Master with vaulted ceiling and loft - remodeled bathrooms with tile showers and granite - 3 bedrooms have brand new carpet. Nearly all new windows, approx. 60% hard board, newer driveway, amazing yard.

\$349,900





## Carriage House Antiques aims to please and delight

Located in the heart of downtown Perrysburg, Carriage House Antiques has been dealing in antiques, estates, vintage wares and unique gifts for over 20 years.

Their mission is to create a fun shopping experience with heirloom quality merchandise combined with a twist of the unexpected.

Owner Jamie Thompson searches local estates and works with numerous collectors and liquidators to assemble some of the finest antiques the area has to offer.

Let him know what you are searching for, and he'll assist in your search.

In addition to the retail store, look for the Carriage House name at local estate sales and

as participants in regional antique markets.

Carriage House Antiques is always looking for quality merchandise and actively buys from collectors.

They are most interested in:

- Original paintings.
- Sterling silver and gold items including fine old silver plate.
- Jewelry, including real and costume. They pay premiums for large-scale and unique designs.
- Better glassware, including signed items such as Labino, Libbey, Steuben, Tiffany, Quezal, Moser and many others.
- Good condition smaller scale furniture such as tables, accent stands and unique period or antique examples.
- Bookends.
- Historic and local history items. They pay premiums for local war and Perrysburg artifacts.
- Vintage barware, excluding plastic.
- Chanel brand jewelry, purses, and related items. They also seek out brand names such as Hermes, Schiaparelli and Saks Fifth Avenue, to name a few.

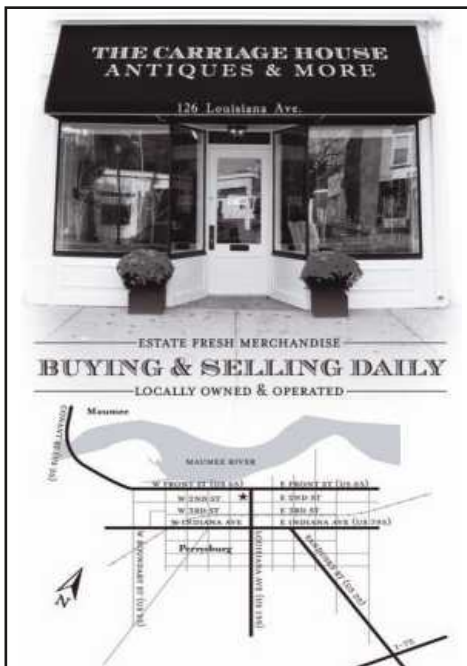
They will provide you with an accurate, fair offer and immediate payment for your items.

If you can't make it during business hours or your items too numerous, heavy or large to transport, they will come to you at no extra charge.

They also can manage estate sales.

The hours are Monday, Tuesday, Wednesday, Friday from 10 a.m. to 4 p.m. and Thursday from 11 a.m. to 4 p.m. Closed Saturday and Sunday.

*Call 419-931-9096 to make an appointment.*



## Tips for planting shade trees

Beautiful landscaping can add instant curb appeal to a property. But beauty isn't the only thing that makes idyllic landscaping attractive to homeowners. Some landscaping features, such as shade trees, save homeowners money while adding aesthetic appeal.

The U.S. Department of Energy notes that shading is the most cost-effective way to reduce solar heat gain in a home. Shading also cuts air conditioning costs, which tend to be expensive in areas with warm, humid climates. In fact, the DOE notes that well-planned landscapes can reduce unshaded homes' air conditioning costs by anywhere from 15 to 50 percent.

When planting shade trees, one of the first decisions homeowners will need to make is which type of tree, deciduous or evergreen, they want to plant. Deciduous trees are those that seasonally shed their leaves, while evergreens are trees that keep their leaves throughout the year. Deciduous trees can help keep homes cool in the summer by blocking sun, and those same trees can be beneficial in winter after they shed their leaves by letting the sun in and keeping homes warm.

But evergreens also can be beneficial in winter by blocking wind, potentially preventing cold air from making its way into a home through cracks in walls or around windows.

When planting shade trees, techniques vary depending on which type of tree homeowners ultimately choose to plant.

### Deciduous Trees

The DOE says that deciduous trees that are between six and eight feet tall when planted will begin shading the windows of a home within a year of being planted. De-

pending on the species of the plant and the home, those same deciduous trees may begin shading the roof within five to 10 years of being planted. When planting deciduous trees, homeowners should keep these tips in mind.

•Plant trees to the south of the home. When planted to the south of the home, deciduous trees can screen between 70 and 90 percent of the summer sun while still allowing residents to feel summer breezes.

•Consider sun angles. Homeowners who want to shade their homes from low afternoon sun angles should plant trees with crowns that are lower to the ground on the west side of their homes.

•Cool air before it reaches your home. Shrubs and groundcover plants can be planted to cool air before it reaches a home.

### Evergreen Trees

Planting evergreens to block wind is known as "windbreaking," which lowers the wind chill near a home. Wind also can be used to cool a home in summer. But these benefits can only be realized when evergreens are strategically planted.

•Location, location, location. The DOE advises planting evergreen trees to the north and northwest of the home to stop wind. In addition, to get the most bang for your wind-breaking buck, the distance between the home and windbreak should be two to five times the height of the mature tree.

•Plant trees on either side of the house. Planting trees on either side of the house will direct cooling winds toward the home in the summer.

Shade trees can help homeowners reduce their energy bills, making them valuable and attractive additions to any landscape.

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## Choosing materials for decking

Warm weather often gives rise to thoughts about spending time in the great outdoors. Decks can expand outdoor living spaces, making them popular home additions. However, when it comes time to map out a deck building plan, individuals may be unsure as to which deck material will meet their needs. Wood and composite decks are among the most popular choices today, and the popularity of aluminum is growing steadily.

### Wood

Wood is a versatile and attractive decking material. According to the wood resource Real Cedar, some people think that wood is too expensive and requires too much maintenance. In fact, domestic softwoods can be very cost-effective decking options. According to Remodeling Magazine's "Cost vs. Value" report, wood decks retain considerable resale value.

In terms of maintenance, choosing a rot-resistant wood can result in less maintenance. Durable woods include cedar and redwood. Popular Mechanics says both species contain tannins and oils that make them naturally resistant to decay, rot and voracious insects.

Periodic cleaning and inspection/repairs

will be needed, but wood can be much more durable than people may think.

### Composite

Composite decking and its close cousin, plastic lumber, are some of the fastest-growing decking materials on the market. Many products are made from polyethylene or polyvinyl chloride. Some composites will be comprised of recycled plastic and wood fibers to create a weather- and stain-resistant material that doesn't warp, rot or splinter. Composite manufacturers continually experiment with manufacturing processes to duplicate the look of natural wood grain.

Homeowners are often drawn to composite decking because such decks require little maintenance. These decks do not need to be sanded, stained or refinished. However, mold and mildew can grow in shady, damp areas, so homeowners must realize that these products are not completely maintenance-free.

### Aluminum

Although aluminum decks are not seen that often, there are reasons why this decking material is becoming more popular. According to LockDry®, a manufacturer of aluminum decking materials, power-coated aluminum does not need to be replaced due



to rotting, cracking or warped boards. Most planks have interlocking edges that create gap-free, watertight decks. Aluminum also has the advantage of being a very strong but lightweight material.

Some people may think that aluminum decks would be hot underfoot, but the mate-

rial actually stays cooler in the sun because of its heat-dissipation properties. For those who have green goals in mind, aluminum is totally recyclable.

Various decking materials can meet the look, price point and maintenance level homeowners desire.

# Citizen Advisory Group in for the long run

Citizen Advisory Group provides retirement guidance, delivered with exemplary service. They work hard to earn their customers' trust from the start and are committed to making the journey to retirement a pleasant experience.

When working with Citizen Advisory Group, clients may retire in confidence knowing the team:

- Takes into account every aspect of their retirement plan is accounted for.
- Makes sure all recommendations are specific to clients' needs and goals.
- Educates on all the options available to help clients reach their specific financial goals.
- Updates clients on financial laws and regulation changes that may impact finances.
- Creates tailored solutions, not one-size-fits-all recommendations.
- Monitors and adjusts clients' retirement plans as needed.

Additionally, as investment advisor representatives, they are held to a high fiduciary standard. They make financial recommendations that are in the best interest of clients while serving as retirement planning guides.

They are committed to a high ethical standard and a high disclosure standard.

In 2019, Citizen Advisory Group was one of the 20 financial advisory firms selected for the Invest in Others Charitable Foundation's 2019 charitable champions list.

They are committed to supporting local and nationwide non-profit organizations, including the YMCA-JCC, the Boys and Girls Clubs of Toledo, Seagate Foodbank, Wounded Warrior Amputee Softball Team, Pollyball, International Boxing Club, Toledo Rockets, Leukemia and Lymphoma Society, MobileMeals, Perrysburg Rotary Club, Perrysburg Wrestling, Perrysburg Chamber of Commerce, African American Legacy Project of Northwest Ohio, Toledo Pickleball and the Toledo Zoo.

Citizen Advisory Group is currently a licensed insurance agency in Florida, Indiana, Michigan, New York, Ohio, Texas and Virginia and with securities registered in Ohio and Florida.

For more information, contact 419-872-0204 or visit [citizenadvisory.com](http://citizenadvisory.com).

## 2020 Free Community Shred Day Rescheduled Date Announced

### FREE COMMUNITY SHRED DAY

Saturday, July 25 - 10am until 2pm

Provided By Citizen Advisory Group

#### Join us at:

Citizen Advisory Group  
770 Commerce Dr.  
Perrysburg, OH 43551

- Suggested Donation: Canned food items to benefit the PCU Food Pantry
- Protect Your Identity – Shred Confidential Documents
- Safeguard against identity theft/fraud presented by Wood County Sheriff's Office
- Complimentary shredded BBQ chicken sandwiches while supplies last
- Items will be shredded on site by an Allshred Services Truck

Please call 419-872-0204 with any questions about the event.



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## Smithers Insurance Agency prides itself on offering a personal touch

Jerry and Amy Smithers, owners of Smithers Insurance Agency, a Nationwide Insurance company in Rossford, believe homeowner insurance policies should offer protection that “gets to the heart of your home.”

Nationwide Insurance offers their clients “On Your Side” claims service that helps residents get their lives back to normal when unexpected events occur.

Claims can be filed through an agent, by phone or online—around the clock.

“Brand New Belongings” is an optional coverage that replaces items in the home that

are stolen or destroyed with brand new versions, Mrs. Smithers said.

There also are options to choose additional coverages, such as personal umbrella liability insurance and protection against identity theft.

She noted that clients have the flexibility to choose the coverage they need.

“And when you bundle your home and auto insurance with Nationwide, you can save up to 20 percent,” Mrs. Smithers explained.

For more information, contact Smithers Insurance Agency, 229 Superior Street, at 419-666-5703.

## Buckeye State Bank proud of its Ohio roots

Buckeye State Bank not only is able to provide customers with the highest level of technology needed to efficiently manage their money.

From accounts to loans and business products, their focus is on making life better.

Their Kasasa® accounts put more money in customers’ pockets, their online banking and bill pay service saves time and their competitive business financing helps entrepreneurs make their mark on the local community and beyond.

Formed in 1885, the Citizens Bank of DeGraff served the community through the Great Depression, the Great Recession and everything in between. The bank has the oldest sur-

living state bank charter in the state of Ohio.

On January 3, 2014, Buckeye Nation Interim, a company formed by a diverse team of local business leaders, purchased the bank and in September 2014, the bank name was changed to Buckeye State Bank.

The name change publicly reflects the beginning of a new chapter of offering members in all of Ohio the “big bank” products and services with local decision-making and exceptional service.

The bank strives to reflect the pride, honesty, and hard work ethics Buckeyes are known for.

To contact Hallie Nagel, call 419-868-1750 or visit [joinbsb.com](http://joinbsb.com).

## Spring cleaning tips



Spring cleaning is a ritual in many homes, though some might be forgetting to address an area of their homes that can be especially vulnerable to insect infestations.

According to PestWorld.org, kitchen cabinets and pantries used to store spices and baking items, such as flour, can make for inviting hideouts for various types of pests. These unwelcome guests include beetles, Indian meal moths and ants.

To remedy this issue or prevent insects from becoming an issue, discard stale spices or dated baking items. Once such items have been removed from the cabinets and pantry and discarded, wipe down the interior of the spaces before installing fresh shelf paper. If the critters didn’t make their presence known in the cabinets, that doesn’t mean they haven’t made your kitchen home over the winter.

Some might have opted to spend their winters behind appliances, including the stove and refrigerator.

As a result, it’s best to pull these appliances off the wall each spring, sweeping or vacuuming the dust and crumbs you find before mopping the floors.





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# The Sanctuary



*Blissful Living  
in a Heavenly Environment*



In 1993, Retreat Associates purchased the 400-acre preserve of Divine Word Seminary located three miles southwest of Perrysburg, off West River Road, along the scenic rolling terrain of the Maumee River Valley. The seminary had been used as a training facility for priesthood, but with a declining enrollment, it was decided to sell the seminary and Retreat Associates was selected as the buyer.

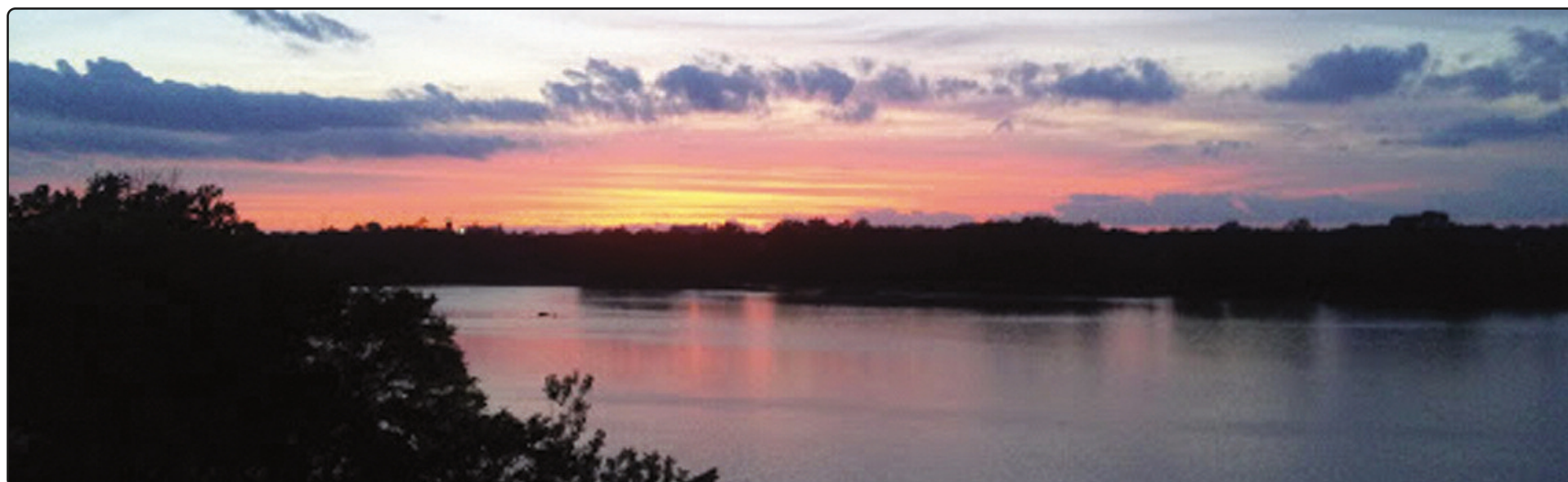
The vision for Retreat Associates was to design a residential development with curving roads and ponds, to protect the wooded ravines and streams and picturesque rapids of the Maumee River. It was a unique opportunity that would take patience, time and a very good architect for the design. Since inception, The Sanctuary has sold 337 lots and consistently had the highest average selling price per lot annually (of any development in northwest Ohio, selling 10 or more lots), and very

high resale value of homes, (\$613,000, average) in 2019. More than 12 plats have been developed with many sold out. The newest plat, "The Sanctuary Abbey," is the most unique plat ever offered in northwest Ohio.



The Abbey, which borders large estate property, has eight expansive lots (up to three acres), which will permit a carriage home along with the main home. There are wooded ravine lots, cul-de-sac and pond lots, all with extensive frontage and depth, complete with all utilities. It is located between The Sanctuary in the Woods, and Carrington Woods' new entrance off McCallister Court, for exceptional privacy.

The Sanctuary has other lot choices, including lots backing to the Maumee River. All lots enjoy the benefit of a beautiful one mile walking path winding through a wooded preserve with a stream, owned by the homeowner association.



**Chris Finkbeiner, 419-283-3505**

**Ed Bryant, 419-215-4051**

**Dick Wehrle, 419-467-8645**

**[www.sanctuaryperrysburg.com](http://www.sanctuaryperrysburg.com)**

