MONTHLY MEMBER MAGAZINE

Vol. 24 - Issue 2

February 2015

Building Blocks Supporters

All Construction Services

Carter Lumber

Home Savings

ID Creative Group, Limited

Stouffer Realty, Inc.

Transfer Title Agency

Westfield Bank

Wolff Bros. Supply, Inc.



BWC Update

February 2015

Safety news from the Ohio Bureau of Workers' Compensation

Playing it safe in a confined space



Your employees can face a number of hazards when working in confined spaces. The risk of a cave in, collapse or asphyxiation is present every moment spent working in these dangerous areas. Regardless of your workers' level of experience, employers must always inform their employees of the hazards and available escape routes.

BWC provides

instructional resources and tools for employers in the construction industry who want to ensure their work site is a safe place for their employees. To help reduce the occurrence of confined space incidents at work sites, BWC recommends:

• Identifying all potential confined spaces at the work site;

• Providing appropriate equipment for confined space air monitoring, entry and rescue;

• Prohibiting unauthorized entry into confined spaces;

• Establishing safe entry and rescue procedures for each space.

BWC also offers training courses for employers on confined space assessment and personal protective equipment, all at no additional cost to your business. Professional safety consultation services on confined space identification and assessment are also

(Article continued on page 3)

In This Issue ...

Ohio Safety Congress & Expo Registration Open

Parade Consideration

Legislative News

OHBA – NAHB Convention Once Again a Showcase

Safety – The Training Has Been Completed But ...



Kenneth Cleveland	1,053*
Calvin Smith, Life Dir.	594.5
Bob Knight	92
Bill Post	66.5*
John Sumodi	35.5
Russ Sturgess	29
Doug Leohr	21
Mark Zollinger	8.5
Ed Belair	3.0
Mike Hudak	2
Greg Thomas	1.5
Todd Scott	1
Ted Curran	1

Above list has been updated via the most current NAHB Spike Club Roster Report *Current Life Spike status



Northeast Ohio's Leading Quality Supplier for New Construction & Remodeling



We're ALL About Home Enjoyment

Fireplaces . Shower Doors . Insulation . Gutters . Mirrors Shelving . Garage Doors . Basement Waterproofing Window Blinds . Interior & Exterior Stone



Solendor

Quality Insulation Products

CertainTeed



Foundation

Drainage



Rubbermaid

Closet Storage Systems



945 Industrial Parkway N. | Brunswick, OH 44212 330.220.6666 | 1.800.220.9383 www.allconstructionohic.com





Formerly Medina County Title Agency, Inc. Locally owned and operated since 1967. 748 N. COURT ST. • MEDINA, OH 44256

Table / Contents

	<u>Page</u>
Cover: Playing It Safe in a Confined Space	Cover,3
Spike Club Update	2
Ohio Safety Congress & Expo Registration Open	3,7
Executive Director's Letter	4
Member News	6
2015 Dates to Remember	6
Legislative News	7
Thank You Ken Cleveland	8
OHBA – NAHB Convention Once Again a Showcase	8
Risk Control – The Training Has Been Completed But	10
Cathy Stephens Joins Stouffer Realty	10

available.

Using the above BWC recommended control measures and services can help protect your workers

from other safety hazards in your workplace, including:

- Airborne dust, fumes and vapors;
- Overexertion;
- Slips, trips and falls;
- Getting struck by objects.

Employers that have used our safety services in the past have seen reductions in the amount of injury claims in the area of intervention. The use of these safety measures could prevent costly injuries, but most importantly, save a life.

More information is available about preventing injuries in the construction industry by clicking here.

Connect with a BWC safety consultant at 1-866-569-7805 or via email at besafe@ohiobwc.com.



Ohio Safety Congress & Expo Registration Now Open

Registration is now open for the Ohio Bureau of Workers' Compensation (BWC) 2015 Safety Congress and Expo (OSC15), the largest and longestrunning occupational safety, health and workers' compensation conference in Ohio. The free, annual event will run March 31- April 2 at the Greater Columbus Convention Center and registration is available online at www. bwc.ohio.gov.

This year's theme is Imagine Innovate Inspire. Whether you are a small business owner, human resources professional,

(Continued on page 7)

BUILDING BLOCKS

From the Executive Director

Members and Friends:

As we continue to march through the early part of 2015, I would ask that each and every one of our builders thoughtfully consider participating in the spring Parade of Homes. This event is absolutely critical for anyone that is building homes in Medina County. You won't get a better value for your marketing dollar and you definitely won't get better traffic through your homes in any open house outside of this event.

Information will be coming out soon as the event will be held May 2 through May 17. Our deadline for builder commitment is March 31 and we ask for all your materials by April 1.

Associates – this is also an event for you to support your builders, the association and our industry. Please consider sponsoring this event as your funds help us secure additional marketing and advertising venues and increase the overall success of this event. Watch for details coming on this as well. Stay warm and let's have 2015 be the best year yet!

Respectfully:

Dave LeHotan Volunteer Executive Director





Board_o/Directors

John Sumodi, President Jeremy Krahe Michael Hudak Greg Thomas Douglas Krause Doug Leohr Katie Williams Jeff Barnes Jim Owen David LeHotan



Jeremy Krahe John Sumodi Greg Thomas

Committees

Safety & Training Sales & Marketing Government Affairs Building Codes Subdivision Regulations Katie Williams, Membership Parade of Homes

4083 N. Jefferson Street (located behind Kohl's on Rt. 42) Medina, OH 44256

Phone: 330/725-2371 Fax: 330/725-0461 www.medinacountyhba.com info@medinacountyhba.com

Your MCHBA member dues also cover these memberships:



Home Builders

Association



LOTS AND ACREAGE

FAIRLAWN

2830 Erie: .75 acre lot on dead end street in Fairlawn. Minutes to shopping/dining. Copley-Fairlawn CSD. Public utilities. \$59,900. **Ryan Shaffer 330-329-6904.**

294 Corunna Ave: Rare corner lot in Fairlawn. Quiet street. Walk to park. Public utilities. Copley-Fairlawn CSD. \$44,900. Ryan Shaffer 330-329-6904.

GRANGER

Western Reserve Homestead: Restrictions – 2200 sq.ft. min. Ranch / 2500 sq.ft. 2-story.

S/L 7 Windfall Rd. 2 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,000**.

S/L 9 Granger Rd. 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. \$49,900. Gary Stouffer 330-835-4900.

Millers Meadow: 6 beautiful lots remaining, 3.5 to over 10 acres. Public water. Bring your own builder & create the home of your dreams. Highland LSD. Starting at \$75,000. Gary Stouffer 330-835-4900.

2+ acre lots in Granger Meadows starting at \$39,900. Also 42.6 ac in Granger Twp **\$275,000**. **Bill Nice 330-571-4516**.

HINCKLEY

River Rd: Ravine, Creek, Waterfall. Over 7 acre wooded lot. Pick a spot on your own private park to build. Borders Hinckley Hills Golf Course to East. Highland LSD. Between 403 and 417 River Rd. **\$194,900. Ryan Shaffer 330-329-6904.**

MEDINA/LAFAYETTE TWP.

Dover Highlands: .3 ac lots available. Bring your builder or use preferred builder to affordably build the home of your dreams. Water/sewer. **\$49,500. Kathy Mansfield-Kimble 330-813-3072.**

7440 Chippewa: 2 acre wooded lot, babbling brook. Only 10 min. from Downtown Medina. Bring your own builder. Cloverleaf LSD. \$39,900. Ryan Shaffer 330-329-6904.

MONTVILLE

Maplewood Farm Development offers 7 beautiful lots, 2+ acres each, Medina Schools and septic approved starting at \$39,000. Tom Boggs 330-322-7500 or Gary Stouffer 330-835-4900.

RICHFIELD

Glencairn Forest: Lots ranging from \$109,900 to \$295,000. Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/ sewer, tennis courts, playground. Easy access to 77 & 271. Laura Horning Duryea 330-606-7131 or Gary Stouffer 330-835-4900.

3601 W Streetsboro Rd: Nestled against Summit County Metro Parks. 10+ acres. 8-stall horse barn w/arena. Scenic rear ravine and rolling fields in the front. Bring your own builder. **Gary Stouffer 330-835-4900**.

2802 Southern Rd.: Acreage available in Richfield. Revere LSD. Private wooded lot. Mineral rights transfer. Approx. 50' frontage on Southern Rd. Well/septic. **Gary Stouffer 330-835-4900.**

4535 Killarney Dr.: 3.62 acres. Revere LSD. Private wooded lot. Bring your own builder. Minutes from 77/271. Cul-de-sac. 2500 sq.ft. min. Well/septic. **\$74,900. Gary Stouffer 330-835-4900.**

SHARON TOWNSHIP

The Ridge 5840 Spring Ridge Dr.: 2.36 acres. Highland LSD. Long rear views. Bring your own builder. Minutes from 77/71. Well/septic. \$85,000. Gary Stouffer 330-835-4900.

Sharon Hts Development: 2+ acre private lots in Highland LSD featuring lake, wooded lots, & rolling hills to create your own dramatic backdrop. Many w/walkout potential. Minutes from 71/76. Bring your own builder. Well/septic. Starting at \$62,650. Gary Stouffer 330-835-4900.

Blue Ridge Estates: VL 15 Irene Rd. & Osage Tr. Great opportunity to build on private corner lot in Highland LSD. Peaceful & secluded. 2 acres. Well/septic. **\$69,000. Gary Stouffer 330-835-4900**.

Blue Ridge Estates S/L 10 Gridle Rd & Irene: 2+ ac lot with scenic views. Well & septic. \$59,900. Kathy Mansfield-Kimble 330-813-3072.

STRONGSVILLE

Shenandoah Ridge: Don't miss your last chance to build in beautiful Shenandoah Ridge in Strongsville. Across from Strongsville HS. Close to shopping, dining & I-71, this .34 acre partially wooded lot affords privacy and a wonderful location. Public utilities. Strongsville Schools. \$47,000. Enrique Arnedo Rojas 330-322-1528.

WADSWORTH

1973 Greenwich Rd.: 58 acres in prime location. Water & sewer close. House, bank barn & other detached structures located on 6.5 ac parcel. Additional land possible. \$1,200,000. Kathy Mansfield-Kimble / Bud Wenger 330-813-3072 or 330-714-4260.

Enrique Arnedo Rojas -

enriquearnedo@stoufferrealty.com

Ryan Shaffer -

ryan@ryantshaffer.com

Gary Stouffer – gstouffer@stoufferrealty.com

Tom Boggs - tomboggs1@gmail.com

Laura Horning Duryea – LauraDuryea@stoufferrealty.com





Email Our Agents:

Regran Leedy - regranleedy@aol.com

Kathy Mansfield – <u>kathymansfield@msn.com</u>

Bill Nice - <u>BNiceRealtor@aol.com</u>

www.StoufferRealty.com

BUILDING BLOCKS

MemberNews

New Builder Member

Taeler-Made Construction, Inc. P.O. Box 786 Westfield Center, OH 44251-0786 Contact: Jay Hurwitz Phone: 330-907-1079 Email: jay@taelermadeconstruction.com Website: www.taelermadeconstruction.com Sponsor: John Sumodi *Business: Residential building*

Renewed Associates

Al Diligente Construction Company LLC – Richfield Rea & Associates, Inc. –Medina

Renewed Builders

Decor Design Construction, LLC – Wooster Eric Schroeder Construction, Inc. – Seville Gatliff Custom Builders – Wadsworth Modern Home Concepts, LLC – Wooster Renovation Homes, Inc. – Medina Sturgess Construction, Inc. – Medina

Dropped Members

BSG Masonry, Inc. – Seville

HUNGRY FOR SUCESS? WE'LL GET YOU RESULTS!



1025 COLUMBIA RD | VALLEY CITY OH 44280 330.723.4324 | 330.483.0075 | www.idcreativeltd.com

2015 Dates To Remember

May 2-17, 2015

Spring Parade of Homes – Attention All Builders - if you are building homes in Medina County, you can't afford to miss being in this event. More information to come, but mark these dates on your calendar and plan to participate!

Parade Consideration

Hopefully all our builder members were able to attend the recent Financial Forecast held at Pat O'Brien Chevrolet in Medina. Although there is great news on the residential construction front in Medina County and Ohio in general, just that tidbit of information is not going to build your business. It's important to take the proverbial bull by the horns and be proactive.

There are many different things you can do to build your construction business, among them, having a dynamic web presence, doing as much marketing and promotion as you can afford, setting up some type of referral reward for current and past customers, continuing to improve what you do and how you do it, watching trends, streamlining your budget without compromising your quality, partnering with developers for land availability, partnering with subs to get better discounts to offer better pricing ... the list goes on. But probably one of the most important things you can do, and check with John Sumodi if you don't believe me, is to participate in the Parade of Homes - every chance you get.

There just isn't a better value for your marketing dollar than this event (and we hold 2 of them every year). Although the fee is \$1,500 per house, that isn't much in the scheme of things if you sell multiple homes. And honestly, you can only get one decent sized ad in the Real Estate Section of the Plain Dealer for that kind of money. However, with the cooperative event and the pooling of finances, the Parade of

(Continued on page 8)





The Ohio House of Representatives opened the 131st General Assembly Monday, January 5th, with new Speaker Cliff Rosenberger. House members, including 29 new representatives and 15 who are beginning their final terms in the chamber, took the oath of office to begin the new legislative session. The new leadership teams were approved as listed below.

House Leadership Speaker: Cliff Rosenberger Speaker Pro Tempore: Ron Amstutz Majority Floor Leader: Barbara Sears Assistant Majority Floor Leader: Jim Buchy Majority Whip: Mike Dovilla Assistant Majority Whip: Dorothy Pelanda Minority Leader: Fred Strahorn Assistant Minority Leader: Nicholas Celebrezze Minority Whip: Kevin Boyce Assistant Minority Whip: Nickie Antonio Newly elected members joined in the first session of the 131st GA. New members of the House of

Representatives include:

	5 5	F		
42 Antani, Niraj (R-Miamisburg)	(614) 466-6504	Rep42@ohiohouse.gov	11th Fl. 1	
9 Boyd, Janine (D-Cleveland Hts.)	(614) 644-5079	Rep09@ohiohouse.gov	10th Fl. 1	Meanwhile, the
27 Brinkman, Tom (R-Cincinnati)	(614) 644-6886	rep27@ohiohouse.gov	11th Fl. 1	Senate saw little
32 Bryant, Christie (D-Cincinnati)	(614) 466-1645	rep32@ohiohouse.gov	10th Fl. 1	
26 Craig, Hearcel (D-Columbus)	(614) 466-8010	rep26@ohiohouse.gov	14th Fl. 1	change, as the
4 Cupp, Robert (R-Lima)	(614) 466-9624	rep04@ohiohouse.gov	14th Fl. 1	leadership teams
28 Dever, Jonathan (R-Cincinnati)	(614) 466-8120	rep28@ohiohouse.gov	10th Fl. 1	1
5 Ginter, Tim (R-Salem)	(614) 466-8022	Rep05@ohiohouse.gov	10th Fl. 1	remained intact,
69 Hambley, Steve (R-Brunswick)	(614) 466-8140	Rep69@ohiohouse.gov	14th Fl. 1	and a majority of
11 Howse, Stephanie (D-Cleveland)	(614) 466-1414	rep11@ohiohouse.gov	10th Fl. 1	5 5
80 Huffman, Steve (R-Tipp City)	(614) 466-8114	Rep80@ohiohouse.gov	13th Fl. 1	members returned.
35 Johnson, Greta (D-Akron)	(614) 644-6037	rep35@ohiohouse.gov	11th Fl. 1	The new
79 Koehler, Kyle (R-Springfield)	(614) 466-2038	rep79@ohiohouse.gov	11th Fl. 1	
89 Kraus, Steven (R-Sandusky)	(614) 644-6011	rep89@ohiohouse.gov	10th Fl. 1	members include:
76 LaTourette, Sarah (R-Chagrin Falls)	(614) 644-5088	rep76@ohiohouse.gov	13th Fl. 1	Cecil Thomas
22 Leland, David (D-Columbus)	(614) 466-2473	rep22@ohiohouse.gov	10th Fl. 1	
58 Lepore-Hagan, Michele (D-Youngstown)	(614) 466-9435	rep58@ohiohouse.gov	10th Fl. 1	(D-Cincinnati),
55 Manning, Nathan (R-N. Ridgeville)	(614) 644-5076	rep55@ohiohouse.gov	10th Fl. 1	Sandra Williams
81 McColley, Rob (R-Napoleon)	(614) 466-3760	rep81@ohiohouse.gov	13th Fl. 1	
64 O'Brien, Michael (D-Warren)	(614) 466-5358	rep64@ohiohouse.gov	11th Fl. 1	(D-Cleveland),
88 Reineke, William (R-Tiffin)	(614) 466-1374	rep88@ohiohouse.gov	12th Fl. 1	Kenny Yuko
43 Rezabek, Jeffery (R-Clayton)	(614) 466-2960	rep43@ohiohouse.gov	10th Fl. 1	2
71 Ryan, Scott (R-Newark)	(614) 466-1482	rep71@ohiohouse.gov	12th Fl. 1	(D-Richmond
77 Schaffer, Tim (R-Lancaster)	(614) 466-8100	rep77@ohiohouse.gov	13th Fl. 1	Heights), and
8 Smith, Kent (D-Euclid)	(614) 466-5441	rep08@ohiohouse.gov	14th Fl. 1	0
14 Sweeney, Martin (D-Cleveland)	(614) 466-3350	rep14@ohiohouse.gov	10th Fl. 1	Jay Hottinger
34 Sykes, Emilia (D-Akron)	(614) 466-3100	rep34@ohiohouse.gov	10th Fl. 1	(R-Newark).
54 Zeltwanger, Paul (R-Mason)	(614) 644-6027	Rep54@ohiohouse.gov	13th Fl. 1	$(\mathbf{I}\mathbf{V}^{-1}\mathbf{N}\mathbf{C}\mathbf{V}\mathbf{v}\mathbf{d}\mathbf{I}\mathbf{K})$.
85 Vitale, Nino (R-Urbana)	(614) 466-1507	Rep85@ohiohouse.gov	14th Fl. 1	

(Ohio Safety Congress & Expo Registration -Continued from page 3)

or interested in preventing workplace injuries and illnesses, you can customize OSC15 to fit your needs. Pick and choose what classes are applicable to your business and make the Safety Congress and Expo your pathway to a safer work environment.

The 2015 Ohio Safety Congress & Expo offers the following:

- 180 educations sessions
- 225 exhibitors
- Free education credit

• Learn techniques for injury prevention

· Cost saving measures to put into place

· Choice of all-day sessions or shorter education sessions

- Safety Innovations competition
- Passport to Safety program

Products and services at the Expo Marketplace include:

- Environmental;
- Ergonomics;
- Incentive and rewards;
- Industrial hygiene and lab services;
- Managed care organizations;
- Occupational safety and health consulting;
 - Personal protection;

- Production safety;
- Publications and promotional;
- Rehabilitation;
- Safety equipment and services;
- Safety signage;
- Security and investigative;
- Third-party administrators;
- Training;
- Wellness,
- Workers' compensation.

For more information, call 800-644-6292 (OHIOBWC) or email SafetyCongress@bwc.state.oh.us.

To register go to www.bwc.ohio. gov/employer/programs/safety/ SafetyCongress.asp.

Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the Medina County Home Builders Association!

Ken Cleveland recently made a second very generous donation to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 40 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

We congratulate Ken Cleveland for his support of our Association and sincerely thank him for his generous donations.

(Parade Thoughts - Continued from page 6)

Homes is promoted more than you could ever do on your own. It's like a Super-size Open House ... in fact, the MCHBA starts getting calls early Spring from consumers wanting details of the event.

Since spec homes no longer exist, it has become more imperative to work cooperatively with your homebuyers to be able to enter their home into the event so you can market your product. Most home owners, if their home is protected during the event, don't have an issue with this. You can sweeten the pot by upgrading appliances and/or finishes in their home to 'make up' for utilizing their home as a marketing tool.

At any rate, if there is any way at all you can be in the Parade, you should. It provides you the opportunity to meet with prospective home buyers, talk and learn about what they are looking for, and build a potential buyer list. Sounds pretty good!



Executive Vice President's Column by Vincent J. Squillace, CAE Executive Vice President

NAHB Convention Once Again a Showcase

The most recent NAHB convention is over. It was a great event, a showcase of what the industry is all about. It is recognition of the thousands of men and woman who make affordable housing a reality in this country. We are the true builders, the backbone, of America.

Hundreds from Ohio participated and benefited from the wide array of displays, programs and educational opportunities. Many of our members hold leadership positions at NAHB and they displayed their commitment to making our affiliation strong.

As we continue to dig out from some tough economic times Ohio continues to take the lead in securing a sound NAHB through our participation. Long committed to our national partner, we continue to add with positive emotion and a strong willingness to protect and promote our industry and our association.

We are a strong association. This was clearly evident at the convention as Ohio builders demonstrated their commitment to our unified effort. Each year we seem to be the group that personifies what it means to be supportive. We make a meaningful contribution to a successful association from which many benefit.

RAIL EASY Cable Rail System
STAINLESS STEEL RAIL SYSTEMS • Commercial / Residential • Indoor / Outdoor Applications
Custom LED Lighting Low Maintenance Highest Quality 316L Stainless Steel Unobstructed Views Installation Available Unique and sleek system - can be
customized for your clients
See more photos/applications at: www.blochbuildingllc.com

BUILDING BLOCKS



SPECIALISE

Northeast Ohio's Premier Builder Supplier For:



Since 1932, we've been supplying top quality building materials to professional builders and do-it-yourselfers. So the next time you have a project you want done right, bring it to The Yard in your own backyard -**The Yard at Carter Lumber**.

We appreciate your business!

carterlumber.com

BUILDING BLOCKS

Lumber, Kitchen & Bath: 330-784-5441



The Training Has Been Completed But ...

You have conducted the required training, but your associates are not following the processes covered in the training. Are they deliberately breaking the rules? Don't they understand? Don't they care? Ideally, the answer would be no, yes and yes, however, there is one more item to consider, human behavior.

Behavior-based safety (BBS) is a topic that has been around for a long time. BBS originated with the work of Herbert William Heinrich. In the 1930s, Heirich, who worked for Traveler's Insurance Company, reviewed thousands of accident reports completed by supervisors and from these drew the conclusion that most accidents, illnesses and injurites in the workplace were directly attributable to "man-failures" or the unsafe actions of workers. Of the reports Heinrich reviewed, 73% classified the accidents as "man failures;" Heinrich himself reclassified another 15% into that category, arriving at the still-cited finding that 88% of all accidents, injuries and illnesses were caused by worker errors. Just what does "worker error" mean? In some cases, this translated into "blaming the workers," but let's look more closely at this concept.

Have you ever stood on a chair? Was that voice in your head or that "little person on your shoulder" saing "Don't stand on this chair, get a stool or ladder?" Most likely you thought about it but reasoned no ladder or stool was easily accessible and the chair was strong, did not have wheels and you would be extra careful. We have all done this using rationalization to justify doing something that we know is not the correct or proper way to do things. Helping your associates understand this behavior and encouraging them to take the extra time to consider the propr way to complete a task will give them "permission" to work safely.

This is not the only answer. In order to ensure training is effective, you, the employer, must "give permission" by providing the tools, time and an environment that promotes a safe workplace. Having the right tools means providing the right tools in the right quantity and location that is conducive to their regular use. Providing the time translates into ensuring the work or tasks are not rushed, which is sometimes easier said than done. Proper planning can help prevent "rushed" or "hurried" atmosphere that encourages your associate to feel compelled to complete the task or job quickly and that enables them to feel justified in taking shotcuts in order to get the job done in a timely manner.

One more item to consider is promoting the safety of your associate when they are away from work. Safety should be an attitude that is a consideration in all phases of our life, not just at work. Consider discussing this in order for your associates to understand modeling safe behavior for their children, grandchildren, and others in their life. Provide personal protective equipment such as hearing or eye protection for use at home or play. Also consider seasonal issues such as reminding associates of the dangers of allowing children to ride on lawn tractors while cutting grass. Too many serious accidents still occur because of this unsafe behavior.

Finally, consider another human behavior, the need to feel included. In a group setting, this translates into associates wanting to "fit in" and not being seen as a "company person." Understand that most are supportive and appreciate the need for working safety, but do not wish to be subject to bullying which unfortunately still can occur in the workplace. This issue varies in the workplace and is important to be mindful of.



Cathy Stephens Joins Stouffer Realty In Fairlawn

Cathy Stephens has joined Stouffer Realty in Fairlawn as a REALTOR[®]. She brings years of experience as a project manager in new construction and renovations. Cathy holds a degree in Interior Design from the University of Akron and earned her real estate license from Hondros College in Uniontown, OH. Her skills have earned Cathy a reputation for professionalism and attention to detail.

Cathy is a long-time resident of Summit County. She is a member of the Women's Board at Akron Children's Hospital and a trustee on the board of Old Trail School. She gives back to the community regularly by volunteering time at many local organizations including Stewart's Caring Place. She is also a member of The National Association of Realtors and the Akron Cleveland Board of Realtors.

Stouffer Realty is a leading real estate company in Northeast Ohio, with offices serving Akron/Fairlawn, Green/ Canton, Chagrin Falls/Solon, Stow/ Hudson/Cuyahoga Falls, Kent/Brimfield, Medina, Brecksville/Broadview Heights, Strongsville/Brunswick and surrounding communities. The company is comprised of a team of more than 130 real estate agents and specialists. Stouffer Realty, 130 N. Miller Rd., Fairlawn Ohio 44333, 330/835-4900, www.stoufferrealty.com



Mortgage Solutions from *Westfield Bank*

Westfield Bank Mortgage Solutions

Westfield Bank has mortgage solutions that fit your specific needs. From mortgage loans to refinancing, we offer personalized service with the strength and stability of a leading bank. Westfield Bank will put your needs in the forefront and provide a simplistic experience.

Here's how Westfield Bank makes things easier:

- Personalized service from seasoned mortgage professionals
- Competitive products from local decision makers
- Full-service mortgage services we work closely with you, your real estate agent and all parties in the transaction

Mortgage products and services:

- Mortgage pre-approval at no cost
- Second homes/Vacation homes
- Construction to perm primary residence only
- Lot loans
- Extended rate locks for end loans
- Government loans FHA/VA
- Investment properties
- Jumbo financing
- Refinance options



WESTFIELD BANK

Sharing Knowledge. Building Trust.®

DIC

To learn more, contact our mortgage team today at 1.800.368.8930 or visit us online at **www.westfield-bank.com**