

# BUSINESS START-UP GUIDE

















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### Welcome to Plain City

On behalf of the Village of Plain City, we are pleased that you have made the decision to establish a business in our community. Plain City offers a wealth of opportunities to help you succeed. We are a business-friendly community and are committed to helping you succeed in this exciting, yet challenging endeavor. This start-up guide contains tips and resources to help you on your journey to business ownership. We hope you find the following information to be helpful. If you have any questions, or would like to discuss your project, please do not hesitate to contact us. Thank you again for your commitment to making Plain City an even stronger community!



Village of Plain City Development Department P.O. Box 167 | 800 Village Boulevard | Plain City, OH 43064

Phone: 614-873-3527, Ext. 119 Email: jstanford@plain-city.com

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### Why Plain City?

Why start a business in Plain City? We can think of a million reasons! Plain City is a small but growing community of 4,313 residents located just 25 miles northwest of downtown Columbus. Situated in both Madison and Union Counties, our community is experiencing a period of rapid residential growth, thanks in part due to our location in the northwest Columbus Region, which is one of the fastest growing areas in the Midwest.

Plain City has a diverse mix of small retailers, restaurants, and commercial services. Major employers within 10-miles of the village include FedEx, Amazon, Cardinal Health, and Dublin Methodist Hospital. Our community is perhaps best known for its small-town charm and agricultural and Mennonite heritage. The Der Dutchman Restaurant draws hungry visitors from around the region, while the Big Darby Scenic River and the Big Darby Scenic Byway further drives Plain City's tourism economy.

With a strategic location, successful businesses, and rapid growth, more businesses are investing in Plain City. We remain dedicated to advancing our community's quality of life and making the area a regional destination for new businesses and residents. We cordially invite you to join us.

#### COMMUNITY SNAPSHOT

**2022 Population (Est.)** 4,313

Major Highways US-42, OH-161, I-270

#### **Airport**

John Glenn Columbus International 27 miles

#### **Demographics**

Male: 51% Female: 49% Median Age: 36.4

#### **Education**

Bachelor's or Higher: 31.1%

#### Income

Median HH Income: \$79,448 Per Capita Income: \$33,143

Poverty Rate: 8.8%

#### Households

Total Households: 1,463 Home Ownership: 71%

Median Home Value: \$212,600

Median Rent: \$949



### Ready to Begin?

Congratulations on making the decision to open a business. We wish you nothing but success in your venture! Opening a business can be a daunting task, but with some preparation, determination, and hard work, you will be well on your way to running a successful business in no time. This packet is designed to help you get started, but before we get too far along, we want to make sure that you're fully aware of the risks involved with opening and running a business.

Since none of us have a crystal ball, it is important to spend some extensive time analyzing your readiness to open a business and the feasibility of your business idea.

#### **AVOID THESE COMMON MISTAKES:**

#### Undercapitalization

Not having enough start-up money and operating without a budget.

#### Picking the wrong team

Choosing a partner, an accountant, an engineer, a contractor or an employee is often the most important decision you can make for your business. Choosing the wrong team is the single costliest error an entrepreneur can make.

#### Jumping ahead

Never sign a lease or agree to purchase a property without fully understanding the scope of work needed to complete your project.

#### Deviating from your business plan

Develop a business plan and stick to it, a well-developed business plan should be the backbone of every new business.

#### Avoiding new technology

As small business owners, technology can provide new opportunities, help us do our work more efficiently and even help us save money.

#### Being afraid of marketing

There are no set rules when it comes to marketing; the best type of marketing for you depends on your business and your target audience. The mistake is assuming you don't need to market and that business will come to you.



A Checklist Before Going into Business
Careful planning and the utilization of available
expertise are essential to the success of any new
business. The first step within the planning process is
to access your readiness to expend the necessary
resources to create and grow a prosperous business.

Before you continue with your project, you need to take time to consider some personal questions. Are you the kind of person who can get a business started and make it go? What is the true reason you want to own your own business? Do you want it badly enough to work long hours without knowing how much money you will make? Have you worked for someone else as a foreman or manager? Have you had any business training? Have you saved enough money?

To help you determine if you and business ownership are a good fit, please complete the Readiness Checklist on the following page. Be honest with yourself and check the answers that most accurately represent your thoughts. Remember, we're only trying to save you from future disappointment.

### **Readiness Checklist**

To complete the Readiness Checklist, simply place a mark  $\sqrt{}$  next to the answer that best represents your feelings.

Are you a self-starter?  I do things on my own. Nobody has to tell me to get going If someone gets me started, I can keep going Easy does it. I don't put myself out until I need to.
How do you feel about other people?  I like people. I can get along with just about anyone.  I have plenty of friends, I don't need anymore.  Most people irritate me!
Can you take responsibility?  I like to take charge of things and see them through.  I'll take over if I have to, but I'd rather let someone else be responsible.  There is always an eager beaver around - let them do it.
How good of an organizer are you?  I like to have a plan before I begin a project.  I do just fine until things get hard, then I quit.  I get started then something comes along and derails me.
Can you lead others?  I can get most people to do anything I ask I can give orders if someone tells me what we should do I let someone else get things moving. Then I'll go along if I feel like it.
How good of a worker are you?  I keep going for as long as it takes me I'll work hard for a while, but when I've had enough, that's it I can't see that hard work will get you anywhere.
Can you make decisions?  I can make decisions in a hurry if I have to I can if I have plenty of time. But I don't like pressure If I have to quickly make decisions, I usually end up wishing I hadn't.
Can people trust what you say?  You bet they can. I'm a person of my word.  I try to be on the level most of the time, but sometimes I just say what's easiest.  Why bother if the other person doesn't know the difference?

Now that you have completed the Readiness Checklist, count the marks you made. If most of your marks are beside the first answer, you probably have what it takes to run a business. If not, you may run into some trouble in the future and may want to find a partner who can balance your weaknesses.

### Preparing a Business Plan

If you need additional reassurance that you're ready to start a business, consider using the Small Business Readiness Assessment Tool (SBAT). Developed by the Small Business Administration (SBA), the SBAT is an interactive questionnaire developed to assess an entrepreneur's readiness to start a business. Questions within the SBAT are designed to evaluate the user's skills, personal characteristics, and experience in relation to their preparedness to start a business. After the questionnaire is completed, the results are tallied and an assessment profile is provided. The user is also supplied a statement of "Suggested Next Steps" and links to free online courses and counseling.

To complete the SBAT, please visit: https://eweb1.sba.gov/cams/training/business\_primer/assessment.htm

The SBAT is an automated self-assessment tool. None of the information provided is collected, tabulated, or otherwise utilized by the SBA or any other organization.

#### **Tips for Preparing Your Business Plan**

Regardless of the method of entering a new business - starting, buying, or franchising, a business plan is the foundation for launching your business. It is perhaps the most time consuming and difficult thing you will do prior to opening your business - but it's imperative that you take the time to complete this important task.

The ability to obtain financing is enhanced if a business plan is submitted prior to, or at the time of, meeting with a bank. A business plan is a detailed description of the business, including the product(s), a market analysis, management team, and financial projections. A well-prepared business plan serves two functions. First, it helps you secure financing by demonstrating your technical competence, market knowledge, and organizational ability. Secondly, it is a valuable management tool to help establish goals, identify risks, recognize financial and physical needs, and provide benchmarks to evaluate performance.

It is important for a business plan to recognize a business's weakness in addition to its strengths. This increases the plan's credibility and prevent surprises in the bank's investigation of the opportunity. Furthermore, it enables the bank to identify ways in which it can provide extra value added in the form of non-financial assistance.

A well-prepared business plan cannot provide a guarantee that you will secure financing. However, it will demonstrate your organizational ability and your knowledge of your market. Furthermore, it can be a valuable tool to guide management and to appraise performance. As a result, it will greatly enhance your prospects of obtaining financing and achieving success. There are many resources and organizations that can help you develop a solid business plan. However, downloading or purchasing "ready-made" plans from the internet is strongly discouraged! Nobody knows your business and business ideas better than you, so why would you leave it to a stranger on the internet?

#### Are you looking for financing? Consider these local institutions:

- CIVISTA Bank: www.civista.bank
- The Middlefield Banking Co.: www.middlefieldbank.bank
- Richwood Bank: www.richwoodbank.com
- Community Capital Development Corp. (CCDC): www.ccdcorp.org
- Economic & Community Development Institute (ECDI): www.ecdi.org

### Entrepreneurial & Start-up Assistance



Many individuals have ideas about new products, systems, or programs, but only a few receive the support they need to see their ideas become reality. Those who do go on to launch a business are still at risk of failure. Small businesses are the fastest growing segment in American commerce and they create upwards of 90% of all new jobs. However, over half of all small businesses fail in the first year.

As a community, we want all businesses to thrive. That is why we have partnered with the Marysville Entrepreneurial Center (MEC). The services of the MEC are available to Plain City residents, business owners, and entrepreneurs at no cost. The MEC specializes in helping entrepreneurs, start-ups, and small businesses refine their business concept, develop business plans, implement successful marketing techniques, and set successful business strategies. The MEC can also connect users to local attorneys, bankers, marketing firms, technology firms, human resources professionals, and others.

For more information about the MEC or to schedule a consultation, please call Chaz Freutel at 614-989-2429 or email chaz@get-u-connected.com.



### **Small Business Counseling**



#### The Small Business Development Center

The Small Business Development Center (SBDC) at Columbus State Community College, a division of the Ohio Development Services Agency, is designed to contribute to the economic growth by providing a one-stop business information portal and hands-on education throughout the entire lifecycle of a business.

The SBDC offers counseling, seminars, and workshops that will help you determine what questions need to be answered and give you guidance on how and where to find the answers. To learn more about the Small Business Development Center at Columbus State Community College, please call 614-287-5294 or visit their website: www.sbdccolumbus.com.

#### **Small Business Administration**

The Small Business Administration (SBA) is a federal agency created to aid, counsel, assist and protect the interests of small businesses, preserve free competitive enterprise, and maintain and strengthen the overall U.S. economy. The SBA assists entrepreneurs through training, counseling and business development programs including loan guarantees. For additional information or to schedule an appointment with an SBA Counselor, visit: www.sba.gov.

#### SCORE: Counselors to America's Small Businesses

SCORE is a national nonprofit organization dedicated to entrepreneur education and the formation, growth and success of the nation's small businesses. SCORE provides free and confidential business advice and counseling through their volunteer experts who specialize in areas such as accounting, financing, marketing and more. To learn more about SCORE, please visit their website: www.score.org.

#### **Plain City Public Library**

The Plain City Public Library, located at 305 West Main Street, offers a wealth of information that can help you as you prepare to establish a business. From business planning to financial tips, employment/hiring, and more, the Plain City Public Library is a great resource for anyone considering opening a business. To learn more, please call 614-873-4912 or visit their website: www.plaincitylib.org.



### Permits, Zoning & Regulations

The following information is designed to help facilitate a prompt and efficient permitting process. Before opening your business, there are a few important steps that must be taken to ensure compliance with the Village's Planning and Zoning Ordinances and other building regulations. We recommend that you meet with the Village early in the planning process to become familiar with the codes that may affect your project. Remember, we are here to help. The following is a brief process that should aid you in complying with local regulations:

#### Step #1: Contact the Village of Plain City Planning & Zoning Department

It is best to contact the Village with any questions, ideas, or concerns prior to committing to opening a business. The Planning staff are a great asset and will help you understand the process.

#### Step #2: Certificate of Zoning Compliance

Before any land or building can be occupied, new use started, or existing use expanded, the owner or tenant must apply for a Certificate of Zoning Compliance to be sure the use is approved.



Change of occupancy/zoning permits are required for any business that wishes to move into an existing building or space "as-is".

#### Step #3: Zoning Permit

If you plan on constructing a new building or making alterations to an existing structure, you will need to obtain a Zoning Permit from the Village. Alterations include building additions, window replacement, moving or removing walls, or any other construction that alters the structure or footprint of a building.

#### Step #4: Building Permits

Prior to doing any work and after receiving your approved Certificate of Zoning Compliance and Zoning Permit from the Village, you must contact the West Jefferson Building Department for your Building Permits. They will be able to assist you in the plan review and permitting process.

#### Step #5: Certificates of Occupancy

When your business is ready to open, you will need to contact the West Jefferson Building Department to apply for a Certificate of Occupancy. After you have received your Certificate of Occupancy, the building inspectors and fire department will complete required inspections.



### Permits, Zoning & Regulations

#### Signage & Graphics

If you wish to change or replace existing signage, or install new permanent signage, a Sign Permit will need to be obtained. Sign Permits can be secured through the Village Planning & Zoning Department.

#### **Safety Inspections**

After you receive your Certificate of Occupancy, the building will need to be inspected with the appropriate building and fire representatives. These inspections must occur prior to the opening of the business.

#### **Plumbing & Health Inspections**

Depending on where specifically your project occurs, either the Union County or Madison County Health Department will handle plumbing permits and health inspections. They are responsible for reviewing and permitting on-site sewage disposal systems, inspecting hand washing sinks (kitchens), pre-packaged food displays, and issuing food service licenses.

#### Flood Plain Development

Flood Plain Development Permits are required if you construct within a designated flood plain. Certain building restrictions apply within these areas. To determine if your site is within a Flood Hazard Area, please check with the Village of Plain City Planning & Zoning Department.



Remember: it is imperative that you contact the Village prior to beginning your project, including before you purchase or lease a building. Some businesses that fail to do so are later faced with corrective action and in some cases, are unable to open their business within a timely fashion. Our local officials are understanding of your needs and will work with you in a friendly, timely, and professional manner every step of the way.

#### **Important Contact Information**

#### Village of Plain City Planning & Zoning Department

800 Village Boulevard, Plain City, OH 43064 Ph: 614-873-3527, Ext. 105 www.plain-city.com

#### **Primary Point of Contact:**

Derek Hutchinson, Village Planner dhutchinson@plain-city.com Ph: 614-873-3527, Ext. 105

#### **West Jefferson Building Department**

28 East Main Street, West Jefferson, OH 43162 Ph: 614-379-5246 www.westjeffersonohio.gov/building-zoning

#### **Madison County Health Department**

306 Lafayette Street, Ste. B, London, OH 43140 Ph: 740-852-3065 www.co.madison.oh.us/services/public\_health

#### **Union County Health Department**

940 London Avenue, Ste. #1100, Marysville, OH 43040 Ph: 937-642-2053 www.uchd.net

#### **Pleasant Valley Fire District**

650 West Main Street, Plain City, OH 43064 Ph: 614-873-4067 www.pleasantvalleyfire.com

### Tax Information

#### **Ohio 1st Stop Business Connection**

Depending on the type of business, the State of Ohio requires various permits and tax identification forms. The following is a list of some common business permits and regulatory issues. We suggest that you first contact the Ohio 1st Stop Business Connection, which guides you through a multi-step process to help you create a free information kit containing state-level instructions regarding starting a business in Ohio. You may contact them by calling 800-248-4040 or visit https://ohio.gov/business/resources/business-first-stop.

#### **Vendor's Permit**

A Vendor's Permit is required if you sell tangible personal property or taxable services. Every Ohio retailer must obtain a vendor's license through the County Auditor's Office.

- Madison County Auditor's Office: 740-852-9717 | https://auditor.co.madison.oh.us
- Union County Auditor's Office: 937-645-3003 | www.unioncountyohio.gov/auditor

#### **Village Income Tax**

All businesses located within the Village of Plain City are required to withhold income taxes for all employees. In order to set up your income tax accounts, please contact the Village Income Tax Department at 614-873-3527, Ext. 104 or visit www.plain-city.com.

#### **County Sales Tax**

Sales tax must be charged on all taxable sales. Please contact the appropriate County Auditor's Office for more information.

#### **Ohio Sales and Use Tax**

The Ohio Sales and Use Tax Guide published by the Ohio Department of Taxation answers typical questions regarding Ohio sales and use taxes. This booklet is available from the Ohio Department of Taxation. For more information, please call 888-405-4089 or visit www.tax.ohio.gov.

#### State Tax Information

All employers maintaining a facility or transacting business in Ohio must withhold income taxes from their employee's wages each pay period. This applies to wages paid for work performed in Ohio. For more information, please visit 888-405-4089 or visit www.tax.ohio.gov.

#### **Federal Tax Information**

A business with employees must apply for an Employer Identification Number (EIN). The instructions on how to obtain an EIN can be found by visiting: https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online.

#### **Social Security**

Employers are required to report the wages of their employees for social security purposes. For more information, please contact the Social Security Administration at 800-772-1213 or visit www.ssa.gov.

## **Regulatory Information**

#### **Ohio Unemployment Compensation**

Employers of one or more workers must pay a payroll tax on wages paid to employees. These payments support Ohio's system of unemployment compensation benefits. For more information, please contact the Ohio Department of Job and Family Services by calling 614-466-6282 or by visiting www.jfs.ohio.gov.

#### **Ohio Bureau of Workers Compensation**

The state insurance fund is a no-fault program designed to protect the employees and employers in the state of Ohio when a work-related injury, death or occupational disease occurs. All employers must pay premiums unless qualified as self-insurers. In general, employers who have one or more employees must provide worker's compensation coverage. Contact the Ohio Bureau of Workers Compensation by calling 800-644- 6292 or visit https://info.bwc.ohio.gov/home.

#### **Workers Compensation Group Rating Program**

The Union County Chamber of Commerce and Madison County Chamber of Commerce both offer its members participation in a group rating pool. These pools can save members 30% to 70% on premiums. For more information, please contact the Chambers directly.

- Madison County Chamber of Commerce: 740-852-2250 | www.madisoncountyohio.org
- Union County Chamber of Commerce: 937-642-6279 | www.unioncounty.org

#### **Occupational Safety & Health**

Businesses should be aware of the U.S. Department of Labor regulations governed specifically by the Occupational Safety and Health Administration (OSHA). The Federal Occupational Safety and Health Act requires every worker be provided a working environment free from health and safety hazards. In order to assist Ohio employers in complying with the standards of OSHA the Ohio Department of Industrial Relations offers a free on-site consultation service. You may request a visit from a consultant who will give you practical advice about your job site's safety and health protection. These consultants do not issue citations, propose penalties, or routinely provide information about you or your workplace conditions to the federal inspection staff. For more information contact the Ohio Department of Commerce, On-Site Consultation Services, by calling 800-282-1425 or visit www.osha.gov.

#### Wage & Hour Regulations

Businesses should be aware of the U.S. Department of Labor regulations pertaining to minimum wage, overtime pay, record keeping, and child labor standards affecting full-time and part-time workers. The federal government publishes information and reference guides related to compliance with the "Fair Labor Standards Act. To ensure compliance with Ohio's regulations on wages, hours and minors, contact the Ohio Department of Industrial Relations by calling 614-644-2239.

#### **Civil Rights Information**

The state's anti-discrimination laws are enforced by the Ohio Civil Rights Commission. The law applies to all employers that employ four or more people in Ohio. Among the various requirements, the employer must post the Fair Employment Practices poster conspicuously at each workplace. For more information, contact the Ohio Civil Rights Commission by calling 888-278-7101.

### Talent & Workforce

Plain City is part of the bustling Columbus Region, which includes over 900,000 people in the workforce. The Columbus Region has a diverse economy with major emphasis in the service, finance, insurance, and logistics industries. Plain City's economy is primarily based on the service, construction, transportation and logistics, and hospitality industries. Agriculture and agri-business are also driving forces in the local economy.

#### **Top Ten Occupations in Plain City:**

- 1. Construction and Extraction
- 2. Office and Administrative Support
- 3. Sales and Related
- 4. Transportation and Material Moving
- 5. Education, Training, and Library
- 6. Food Preparation and Serving Related
- 7. Management
- 8. Building and Grounds Cleaning and Maintenance
- 9. Installation, Maintenance, and Repair
- 10. Business and Financial Operations

Plain City typically has a lower unemployment rate compared to other communities in Ohio. As a result, talent development remains a top priority as we work to ensure the needs of our business community are met. To this end, we work closely with our economic development partners in Madison and Union Counties to monitor the labor supply, complete wage, benefit, and skills surveys, advocate for training opportunities, and share best practices that result in a highly-skilled workforce.

#### **Helpful Talent & Workforce Websites**

There are many resources available online to help you with your employment needs. We've compiled a brief list of resources that may assist you. If you need specific information, please contact us and we will be more than happy to point you in the right direction.

#### OhioMeansJobs - Madison County

www.omjmadisoncounty.org/employment-unemployment-services

# OhioMeansJobs - Union County www.unioncountyjobs.org

#### OhioMeansJobs (Statewide Assistance)

www.ohiomeansjobs.com

#### MyLocalCareer.com

www.mylocalcareer.com

#### **Ohio Labor Market Information**

www.ohiolmi.com

#### One Columbus - The Columbus Region

www.columbusregion.com



### **Additional Resources**

#### Plain City Community Reinvestment Area (CRA) Program

To improve the Uptown District and surrounding neighborhoods, the Village of Plain City has established various Community Reinvestment Areas that provide real property tax abatements for residential, commercial, office and industrial development. The term and amount of the abatements vary depending on the land use, amount of jobs created or retained, amount of payroll, and the amount of the investment. For more about this program, contact the Village of Plain City Economic Development Department by calling 614-873-3527, Ext. 119.

#### **Union County Enterprise Zone Program**

The Union County Enterprise Zone Program offers tax abatements on real property improvements for manufacturers planning to expand or locate within the designated Enterprise Zone area within the Village of Plain City. The term and amount of the tax abatement is based upon the number of employees, amount of payroll, and amount of private property investment. For more information, please contact the Union County Economic Development Partnership at 937-642-6279 or visit: www.growunioncountyohio.com/incentives.

#### **Available Buildings & Sites**

Both the Village of Plain City Economic Development Department and Madison County Economic Development can provide information on available industrial and commercial land as well as retail, office and industrial space. For more information, please contact the Village of Plain City Economic Development Department by calling 614-873-3527, Ext. 119, or Madison County Economic Development at 740-490-8110.

#### **Community Profiles & Demographics**

A major component of opening a business is understanding the demographics, workforce qualities, distance to major markets, largest employers, and the overall characteristics of the community. To assist you in this effort, the Village of Plain City Economic Development Department can provide reports and information specific to your needs.

#### **Chambers of Commerce**

Plain City is served by both the Madison County and Union County Chambers of Commerce. These membership-based organizations provide businesses a multitude of benefits, including insurance and product discounts, Bureau of Workers Compensation (BWC) discounts, workplace safety training, networking with fellow businesses and potential customers, ribbon cuttings and ground-breaking ceremonies, listing in business directories, exposure to marketing opportunities, and so much more. For more information:

- Madison County Chamber of Commerce: 740-852-2250 | www.madisoncountyohio.org
- Union County Chamber of Commerce: 937-642-6279 | www.unioncounty.org

#### **Plain City Business Association**

The Plain City Business Association (PCBA) is a program of the Union County Chamber of Commerce. As an association comprised of local business owners and community stakeholders, the PCBA works for the greater good of the Village and the surrounding areas to help establish a strong business community by providing support, education and leadership.

### **Useful Contact Information**

Village of Plain City P.O. Box 167 800 Village Boulevard Plain City, OH 43064 www.plain-city.com

General Phone: 614-873-3527

Emergency: 911

Suicide Prevention: 988

To contact the departments below, please dial 614-873-3527 and enter the extension when prompted.

102
119
103
614-873-4067
104
101
118
105
401
110
109
100
120

# Events, Accommodations & Attractions

Union County CVB www.visitunioncountyohio.org

Madison County Community Guide www.madisoncountyohio.org

Experience Columbus www.experiencecolumbus.com

Water & Sewer Village of Plain City 614-873-3527, Ext. 100 www.plain-city.com

Natural Gas Columbia Gas of Ohio 800-344-4077 www.columbiagasohio.com

Trash & Recycling Local Waste Services 614-409-9375 www.plain-city.com

Electric
Ohio Edison / First Energy
800-633-4766
www.firstenergycorp.com/oh
io\_edison.html

AEP Ohio (East of Butler Avenue) 800-672-2231 www.aepohio.com

Phone & Internet Frontier 855-510-2322 www.frontier.com Public K-12 Education Jonathan Alder Local Schools 614-873-5621 www.alder.k12.oh.us

Hospitals Dublin Methodist Hospital 7500 Hospital Drive Dublin, OH 43016 614-544-8000

Memorial Hospital 500 London Avenue Marysville, OH 43040 937-644-6115

Print Newspapers Marysville Journal Tribune 937-644-9111 www.marysvillejt.com

Columbus Dispatch 888-884-9026 www.dispatch.com

