

MANSFIELD COMMUNITY

# Family

## VALUES

WIN A **\$50**  
GIFT CARD TO  
WOKANO!

Find Trusted Local  
Contractors in our  
*Improve Your Home  
& Life* Section!

**GET TO KNOW  
YOUR RE/MAX FIRST  
REALTY REALTORS!**

CHECKING THAT  
ACTUALLY PAYS YOU.

**2.00 %**

CASH BACK ON EVERYDAY  
DEBIT CARD PURCHASES\*

**SuttonBank**  
Old-Fashioned Innovation

\*CASH BACK EARNED ON UP TO \$300 IN PURCHASES MONTHLY  
SEE SUTTONBANK.COM FOR DETAILS

Ask for **KASASA**

TAKE BACK  
BANKING

Member FDIC



# Dunkin

JEWELERS

W 4<sup>TH</sup> ST & STUMBO RD | 419-529-3043

## DIAMOND SALE



### 25% - 30% SAVINGS

OFF OF RETAIL MARKED PRICING

Excludes certificate diamonds & consignment jewelry.  
See store for details.

# ATTORNEY BETH OWENS

Firm. Fair. Family Focused.



(419) 524-7788

BethOwens.info

Over 17 Years of  
Faithful Practice



  
**AVITA**  
HEALTH SYSTEM

# NOW OPEN

## Maternity Unit

Ontario Hospital



Smoothies, Healthy Wraps, Salads, Fresh Fruit and Vegetable Juice, Nutritious Wheatgrass!

# PULP

JUICE AND SMOOTHIE BAR

994 Lex-Springmill Rd  
Ontario, OH 

567.560.3010

Mon-Fri 7AM to 9PM

Sat-Sun 9AM to 9PM

PULPJUICEANDSMOOTHIE.COM



30+ Premium  
Smoothies made with  
100% REAL Fruit  
and REAL Juice!



## 419-774-1744

1380 South Trimble Road  
(at Lexington Avenue)

Patio Now Open!  
Weather Permitting



**HAPPY HOUR**  
Monday - Thursday  
3pm - 6pm

### \$2<sup>50</sup> OFF

Any Two Lunches



Dine-in only. 1 coupon per party.  
Valid only with coupon.  
Not valid with any other offer.  
Expires 7/15/2022

### \$4 OFF

Any Two Dinners



Dine-in only. Not valid Fri & Sat  
evenings. 1 coupon per party.  
Valid only with coupon. Not valid with  
any other offer. Expires 7/15/2022

## The Malabar Farm Restaurant



**Outdoor Dining OPEN!**  
Weather Permitting

Now Serving Beer & Wine!

3645 Pleasant Valley Rd  
Lucas, OH 44843

**419-938-5205**  
Reservations Suggested

**Reservations  
Recommended  
for Mother's Day  
and Father's Day  
Weekend!**

### 15% OFF

Join Us for Lunch or Dinner  
Tuesday - Thursday & Receive  
15% OFF with this Coupon

Not valid on holidays or group menus. Not valid with  
other offers or promotional gift certificates. Gratuity not  
included. Present coupon. Valid through 7/15/22

### \$5 OFF

Any Two  
Dinner Entrees

Not valid on holidays or group menus. Not valid with  
other offers or promotional gift certificates. Gratuity not  
included. Present coupon. Valid through 7/15/22

 [www.themalabarfarmrestaurant.com](http://www.themalabarfarmrestaurant.com)  
Like our new Facebook page @TheMalabarFarmRestaurant



# Whitaker's Natural Market

Your Local Family owned Health Food Store  
 Supplements - Essential Oils - Organic Meats  
 Local - Natural - Organic Foods  
 Gluten Free and Non-GMO selection



**Your Health  
 Education Headquarters**

Natural Health Consultations with Dr. Jocelin  
 Bio Energetic Testing Available. Now taking New Patients!

**SUMMER  
 celebration**

**\$5.00  
 OFF**  
 Any Purchase of  
 \$30 or more

**15%  
 OFF**  
 Any One Supplement  
 Essential Oil, or  
 Vitamin product

**Sunday, June 12  
 10 AM to 5 PM**  
**Dr Jocelin in all day.**  
**Join us for sales!**  
**Enter to win a gift  
 basket.**

**Free Off Grid Survival Class  
 Thursday, May 26 - 6 PM**



**Keeping You and Your  
 Family Healthy when  
 there is No Access to  
 Traditional Medical Care**

**We are an authorized  
 Harvest Right Freeze  
 Dryer dealer!**



There is no better way to  
 prepare for an emergency  
 than with a home freeze  
 dryer. Freeze-dried food is  
 perfect for emergency food  
 supplies, bug out bags,  
 power outages, supply chain  
 issues, other survival packs.

**Now Carrying  
 Dr Christopher's  
 Herbal Formulas  
 and Bulk Herbs  
 for Tinctures, Teas,  
 Decoctions, & more!**

**7427 State Route 13, Bellville, OH 44813**

4 miles South of Bellville & 5 miles North of Fredericktown

Phone: (567) 772-0164 whitakersnaturalmarket.com

Mon - Thur 9 - 6 Fri 9 - 5 Sun 11 - 5 Closed Sat

MUST PRESENT COUPON. NOT VALID WITH OTHER OFFERS. COUPONS EXPIRES JULY 15, 2022



Live at home  
 on *your* terms

## Independence & Choice



**419-989-6024**

**1069 Lexington Ave  
 Mansfield, OH 44907**

**freedom-caregivers.com**

*Honoring God in Service to Others*

Freedom Caregivers offers complete, compassionate care available in your home. A team of skilled nurses and qualified caregivers work to provide an individual plan of care. Our agency accepts private payment, is a VA Community Care Provider, and experienced working with long-term care insurance.



**INFIELD**  
 GO-KARTS • MINI GOLF • BATTING CAGES

**419-884-4FUN**

**176 East Main  
 Lexington OH 44904**

See our website at  
[VisitTheInfield.com](http://VisitTheInfield.com)  
 for hours and more.

**FREE MINI GOLF**  
**Buy One Round,  
 Get One FREE**  
 Present coupon.  
 Not valid with other offers.  
 Expires 7/15/2022

**FREE GO-KART  
 RIDE**  
**Buy One, Get One FREE**  
 Present coupon.  
 Not valid with other offers.  
 Expires 7/15/2022

**FREE BATTING  
 CAGE TOKEN**  
**Buy One, Get One FREE**  
 Limit 8. Present coupon.  
 Not valid with other offers.  
 Expires 7/15/2022

**UNLIMITED PLAY**  
**1 HR: \$15 | 2 HRS: \$20**  
 All you can play. Any attractions.  
 Price is per person per hour. Valid up  
 to 10 people. Not valid with other offers.  
 Present coupon. Expires 7/15/2022

# YNOT CYCLING & FITNESS

**WE HAVE BIKES IN-STOCK!  
 STOP IN TODAY FOR A TEST RIDE!**

**TREK** *Electra*  
 ELECTRIC • ROAD • MOUNTAIN BIKES • KIDS & ADULT



**64 EAST MAIN STREET  
 LEXINGTON, OHIO**

**419.884.6135  
 YNOTCYCLING.COM**



**\$10 OFF**  
**ANY IN-STORE  
 PURCHASE OF \$49+**  
 YNOT Not valid with other offers.  
 Must present coupon. Expires 7/15/2022

**FREE BIKE RENTAL!**  
**Rent 1 Bike, Get 2<sup>nd</sup>  
 Rental of Equal or  
 Lesser Value FREE**  
 YNOT Not valid with other offers.  
 Must present coupon. Expires 7/15/2022



# Gionino's

## PIZZERIA

**THREE  
CONVENIENT  
LOCATIONS**

419.529.8020  
1131 West 4th St  
Mansfield

419.884.8020  
176-B East Main St  
Lexington

419.589.7000  
1289 Ashland Rd  
Madison

**DINE-IN • CARRY OUT • DELIVERY**

**\$2 OFF  
ANY MEDIUM PIZZA**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 7/15/2022

**\$3 OFF  
ANY LARGE PIZZA**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 7/15/2022

**\$2 OFF  
FAMILY FEAST: LG 1-ITEM PIZZA,  
8 PCS OF CHICKEN, JOJOS, & COLESLAW**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 7/15/2022

**ANY TWO SUBS  
\$12<sup>00</sup>**


*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 7/15/2022

**2 SMALL 2-ITEM PIZZAS  
\$12<sup>00</sup>**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 7/15/2022

Buy one, Get one  
**FREE**  
(of equal or lesser value) **ANY SIZE  
COCA-COLA  
OR FANTA  
FROZEN DRINK**



 Expires 7/15/22. One offer per coupon. Not good with any other offer.  
Valid at any Richland County, Crestline, or Loudonville McDonald's.

**FREE SANDWICH**

Buy a \$10 or greater Arch Card, get a FREE sandwich of your choice!



Expires 7/15/2022. Free item must be taken at time of card purchase. One free item per customer per visit. Not good with other offers. Valid at all Richland County, Crestline, or Loudonville McDonald's.

**AUTHENTIC MEXICAN FOOD**



**El  
Charrito**

80 W Hanley Road | Mansfield  
419.522.7226




**ALL DAY  
WEDNESDAYS**

**Margarita  
Special  
6 DIFFERENT FLAVORS  
ONLY \$1<sup>99</sup>**

LIME, STRAWBERRY, PEACH,  
RASPBERRY, PINA COLADA, & MANGO


**\$2 OFF**

**Any Two  
Lunches**

 Present coupon. Not valid with other offers.  
Expires 7/15/2022

**\$3 OFF**

**Any Two  
Dinners**

 Present coupon. Not valid with other offers.  
Expires 7/15/2022



ESTATE PLANNING DOESN'T HAVE  
TO BE COMPLICATED & EXPENSIVE!  
*Simple Wills only \$100!*




# TARKOWSKY & PIPER

Co., L.P.A.

ESTATE PLANNING | WILLS | PROBATE

3 N Main St | Suite 500 | Mansfield, OH  
419-524-6682 | [www.tarklaw.com](http://www.tarklaw.com)

 We can't wait to meet you!



**Crossroads Church**

Visit us at a location near you!

We are located in Mansfield, Ontario, & Shelby, OH.  
Visit our website for service times & directions.

[CROSSROADSWIRED.COM/VISITUS](http://CROSSROADSWIRED.COM/VISITUS)

## SPRING GREENHOUSE SALE NOW THROUGH JUNE 15<sup>TH</sup>




**HANGING BASKETS  
VEGETABLE PLANTS  
PERENNIALS  
TREES & SHRUBS  
MULCH & GRAVEL**


**From the Ground Up  
Greenhouse & Market**

**419-884-0878**  
**2405 S Lex-Springmill St | Lexington**

**\$3 OFF**  
Any Hanging  
Basket

 Not valid with other offers.  
Must present coupon.  
Expires 7/15/2022

**\$5 OFF**  
Any Purchase  
\$30 or More

 Not valid with other offers.  
Must present coupon.  
Expires 7/15/2022

*Under New Ownership!*  
 **Poppy** Same Store,  
New Look!

golden  
poppy

1084 Lexington Ave | Mansfield  
419.747.0012 | Tues-Fri 11-5 | Sat 11-3

At Golden Poppy, you'll  
find the latest clothing  
trends, accessories to  
match, and gifts for  
women & kids.

**\$5 OFF**  
Any  
Purchase  
of \$20+

Some exclusions apply.  
See store for details.  
Expires 7-15-2022

  Follow us for events,  
promotions, & more!





# Wade Gardens

Gift Shop & Garden Center

- Seasonal Plants • Landscaping
- Home Décor • Jewelry
- Kitras Glass • Wind Chimes
- One-Of-A-Kind Gifts & More!

*Area's Most Unique Gift Store  
Come See the Difference!*

**\$5 OFF**  
Purchase of \$30 or more  
*Wade Gardens*  
Not valid with other offers.  
Present Coupon. Expires 7/15/22

**25% OFF**  
Any One Item  
*Wade Gardens*  
Max coupon value \$25.  
Not valid with other offers  
Present Coupon. Expires 7/15/22

3360 Possum Run Road • Mansfield, OH • 419-774-0004 • WadeGardens.com

**NEW HOURS: Tuesday - Friday 10am - 6pm  
Saturday 9am - 4pm | Closed Sunday & Monday**



Local Beef | Pork | Poultry  
Owners: Chad & Dani Worth



**\$1<sup>00</sup> OFF**  
Any Purchase of \$10+  
*Mary Anne's Meat Market*  
Not valid with other offers. Must present coupon. Expires 7/15/2022

**\$5<sup>00</sup> OFF**  
Economy Bundle  
45+ LBS of Beef, Pork, Chicken, Bacon, Sausage, Eggs, & More!  
*Mary Anne's Meat Market*  
Not valid with other offers. Must present coupon. Expires 7/15/2022

25 W Main Street | Downtown Lexington | 419-884-0003 |



# CINCO CAMPESTRE

**Join Us For Cinco De Mayo Weekend!**

**Dine-In or Carry-Out**  
Order Online at [ChowNow.com](http://ChowNow.com)

419-529-5330

1971 W 4th St • Ontario

**\$5 OFF**  
Any Bill of \$30+  
**No Alcohol**  
VALID SUNDAY-THURSDAY ONLY.  
Not valid w/other offers.  
Present coupon. Expires 7/15/2022

**\$10 OFF**  
Any Bill of \$60+  
**No Alcohol**  
VALID SUNDAY-THURSDAY ONLY.  
Not valid w/other offers.  
Present coupon. Expires 7/15/2022



# Holly's Book Rack

The Area's Only New & Used TRADING BOOKSTORE

1464 Lexington Ave • Mansfield, Oh • 419.756.2667

Trades Accepted Daily • New Books 25% Off

staff@hollysbookracks.com



**\$3 OFF**

\$15 purchase  
of Pre-Owned  
Books

Not valid with other discounts.  
Limit one per family.  
Expires 7/15/2022

**30% OFF**

Purchase  
of New &  
In-Stock Title

Not valid with other discounts.  
Limit one per family.  
Expires 7/15/2022

**\$5 OFF**

\$25 purchase  
**\$10 OFF**  
\$50 purchase

Excludes credit slips.  
Limit one per family.  
Expires 7/15/2022



Checkout our Storefront  
at the Historic Mill

**65 S. Mill St.  
Lexington, OH**

*kimmiscucina*

www.kimmiscucina.com  

**NOW FEATURING:**

- Grab & Go Prepared Foods
- Italian Cookies
- Fresh Free Range Eggs 
- Snowville Creamery Products
- Kara's Bread Selections every Wednesday! 
- Hand-Selected Spices
- Imported Flours & Grains
- Various Lines of Pasta
- Select Gourmet Wares
- Hand-Picked Gift Baskets
- & Much More!

Follow us for info  
on our upcoming  
classes & events!



**FREE**  
Marinara Sauce  
with any order!

Use code **FAMILYVALUES**  
at checkout to redeem!

Find our full menu, order  
dates, details, & more at:  
**kimmiscucina.com**



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DETAIL LLC**

**419.571.5048**

**5908 Ankneytown Rd | Bellville, OH**  
FREE Pickup & Delivery for Lexington & Bellville Residents!

**Interior & Exterior Detailing**

Cars, Trucks, SUVs, & Commercial Vehicles

**Clear Advantage Auto Detail LLC**

— BRAND NEW TO YOU —

 Find us on Facebook or visit us online at  
[clearadvantageautodetailllc.godaddysites.com](http://clearadvantageautodetailllc.godaddysites.com)  
for Details, Interior & Exterior Packages, & More!

**FREE Aquapel/Rain-X Treatment**  
with Full or Interior Detail Service (\$45 Savings!)

New customers only. Must present coupon. Expires 7-15-22

**DORNER**  
Accounting & Tax Services

Dedicated to Help You Succeed

**THANK YOU FOR A GREAT TAX SEASON!**

- ✓ Individual Tax Prep
- ✓ Business Accounting
- ✓ Payroll Services
- ✓ Bookkeeping
- ✓ Accounting Services
- ✓ NEW Referral Program

**Cy Dorner**

**419.884.7377**

**64 E Main St. Suite C  
Lexington, OH 44904**



**PAYROLL SPECIAL**  
Mention This Ad For  
Your 1<sup>st</sup> Month of Payroll  
Services **FREE**

Valid at Dorner Accounting & Tax Services.  
New clients only. Some restrictions apply. Expires 7-15-2022





**BURGER COMPANY**

1349 Park Ave W  
Mansfield, OH  
419.709.8755



NEW Summer Menu & NEW Drink Menu!

**1/2 Price Burger**  
BUY ANY BURGER,  
GET 2<sup>ND</sup> AT  
HALF PRICE



Discounted burger at equal or lesser value.  
Max discount \$5. Must present coupon.  
Not valid w/ other offers. Expires 7/15/22


**MAY 14<sup>TH</sup> PATIO  
OPENING BASH!**  
LIVE ENTERTAINMENT  
FROM NOON-MIDNIGHT!

Family  
VALUES  
Magazines

**ENTER  
TO WIN  
A \$50 GIFT  
CERTIFICATE**



ANN IRELAND of Mansfield is our winner of last issue's \$50 Gift Certificate in the Where's Ollie Contest. To enter, simply visit us online at [familyvaluesmagazine.com](http://familyvaluesmagazine.com) and tell us the 3 ads where you found Ollie hiding no later than June 15, 2022.

**Look closely! He will appear like this:** 



**Good news.  
Rates just got  
lower.**

Marc D Lamoreaux Ins Agcy Inc  
Marc Lamoreaux, Agent  
1216 Lexington Avenue  
Mansfield, OH 44907  
Bus: 419-756-7990

I'm excited to announce auto insurance rates just went down. I can help you find coverage that works for you.  
**LET'S TALK TODAY.**



State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL 1901155  
State Farm County Mutual Insurance Company of Texas, Richardson, TX

**EAT • DRINK • ENJOY**

Live Music Thursday - Sunday All Summer Long!



LUNCH • DINNER • SUNDAY BRUNCH • OPEN 7 DAYS A WEEK!

SUNDAY BRUNCH SPECIAL

**FREE  
Monkey Bread**  
With Any Purchase of \$20+


*The Vault Wine Bar*  
Valid only on Sundays from 11am - 3pm.  
Excludes alcohol. Must present coupon. Not valid with other offers. Expires 7-15-2022

**\$5 OFF**  
Any Purchase of \$30+

*The Vault Wine Bar*  
Excludes alcohol. Must present coupon. Not valid with other offers. Expires 7-15-2022



29 West Main St | Shelby, Ohio  
[vaultwinebar.com](http://vaultwinebar.com) | (567) 292-9081

Find us on Facebook for events, specials, & more! 



# Fisher's Engine Shop

6886 Township Rd 80 | Bellville, OH 44813 | (no phone)

**SALES • SERVICE • REPAIR**



T535i XP® Chainsaw

FROM  
\$449<sup>99</sup> MSRP



Z254 Zero Turn

FROM  
\$3,299<sup>99</sup>  
MSRP



**\$50-100 OFF**

Any Husqvarna® Zero Turn or Garden Tractor

Discount varies based on model. Not valid with other offers. Must present coupon. Expires 7/15/2022

**\$10 OFF**

Any Service or Repair

Not valid with other offers. Must present coupon. Expires 7/15/2022

# Wilging Meats

Since 1919

Local All Natural Meats & Organic Groceries

1391 Lex Ave | 419-756-5262 |

**BBQ SEASON IS HERE!**



# Denim Lace

MEN'S & WOMEN'S CLOTHING • SHOES • ACCESSORIES • & MORE!

217 MANSFIELD AVENUE | SUITE A  
SHELBY, OH | 44875 | 419-775-6014

FEATURING SELECT ITEMS FROM:



**\$5 OFF**

**ANY PURCHASE OF \$15 OR MORE**

Some restrictions apply. See store for details. Not valid with other offers. Must present coupon. Expires 7/15/2022

• SAS • New Balance • Rockport • Florsheim • Ros Hommerson • Hush Puppies • Trotters • Bella-Vita • Soft Walk

Shop Local  
In Downtown Mansfield

# CHOWE'S SHOES

**\$10 OFF**

Any Regularly Priced Mens or Womens Shoes

Excludes SAS and New Balance.

Some restrictions apply. See store for details. Must present coupon. Not valid with other offers. Expires 7/15/2022

Our 85<sup>th</sup> year in the same location!  
3rd and Main Streets in Downtown Mansfield  
Now Open Monday-Saturday 10 AM - 5 PM  
419-522-1005 • 419-522-2431

Check us out on Facebook!

• SAS • New Balance • Rockport • Florsheim •



# D | L | X

DAN LEW EXCHANGE

# PATIO

NEW! SUMMER MENU

28 N Main St • Downtown Mansfield • On the Square  
danlewexchange.com • 419.522.7699

*Mid-Ohio*



## COLLISION CENTER

PAINTING • FRAME REPAIR • CUSTOM • RV'S • A/C SERVICE

*Certified Collision Repair with Lifetime Warranty*



**2900 West 4<sup>th</sup> St**  
**419-529-6650**



**FULL SERVICE MECHANICAL • TIRES**

**[www.mid-ohiocollisioncenter.com](http://www.mid-ohiocollisioncenter.com)**

**VOTED BEST  
OF MID-OHIO  
FIVE YEARS!**



**UP TO \$500 OFF**  
**DEDUCTIBLE**

Not valid with any other offers • Must present coupon • Expires 6/30/2022



**DON'T LET A CHIP TURN INTO A CRACK!**



www.dwautoglass.com

55 Ashland Rd | Mansfield  
**419-524-0241**



**WE DO MORE THAN JUST GLASS...**

**A/C Repair!**

- Stone Damage Repair
- Starters
- Storm Windows
- Screen Repair



**\$15 OFF**  
**Windshield**  
**Repair**

D&W AUTO GLASS  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 7/15/2022

**\$10 OFF**  
**Any Service**

D&W AUTO GLASS  
Some restrictions apply.  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 7/15/2022



**Before**



**After**



**Brown**  
FAMILY EYECARE

GENERATIONS OF CARING  
FOR YOUR VISION

**NEWLY RENOVATED!**

Open Now

1260 Lexington Ave.  
Mansfield, OH 44907

KEVIN L. BROWN OD MS  
JACOB L. BROWN OD  
CAROLYN A. THOMAS OD

**419-756-8204**

**419-525-1207**

Comprehensive Eye Exams  
Glasses & Contact Lenses  
Eye Infections & Injuries  
Licensed Opticians



WWW.BROWNFAMILYEYECARE.COM



**Mansfield Branch:**  
750 Scholl Rd  
419.522.3511  
www.mansfieldy.org

**Shelby Branch:**  
111 W Smiley Ave  
419.347.1312  
www.shelbyymca.org

**CELEBRATE**  
**SUMMER WITH**  
**THE YMCA**  
OF NORTH CENTRAL OH



**PRE-PAID MEMBERSHIP SAVINGS**

Pay in full for three months

and get a **FREE MONTH!**



One coupon per household. Not valid with other offers. Must present coupon. Expires 8/31/2022



**OLAR FAMILY**  
**CHIROPRACTIC**

William S. Olar, D.C.

*"Health Comes From Within"*  
*Infants through Seniors*

1179 Lexington Ave.  
Mansfield, OH 44907  
Phone: 419-756-7000

www.OlarChiropractic.com

**40% OFF**  
**First Visit**  
For New Customers

Olar Family Chiropractic  
Restrictions apply. Not valid with other offers or insurance. Must present coupon. Expires 7/15/2022

**Unlimited Visits**  
**\$125/mo.**

Olar Family Chiropractic  
Self pay only. Restrictions apply. Not valid with other offers or insurance. Must present coupon. Expires 7/15/2022



# Financial FOCUS

Presented by Whitaker Myers Wealth Managers



## Whitaker Myers

WEALTH MANAGERS, Ltd.

A Registered Investment Advisory Firm

1485 Lexington Avenue  
Mansfield, OH 44907

419-524-4562 (office)  
567-274-2899 (direct)

[whitakerwealth.com](http://whitakerwealth.com)

[sarmstrong@whitakermyerswealth.com](mailto:sarmstrong@whitakermyerswealth.com)



The Whitaker-Myers  
Team and Dave Ramsey

READ MORE GREAT  
ARTICLES LIKE THIS  
ON OUR BLOG AT:



[www.WhitakerWealth.com/articles](http://www.WhitakerWealth.com/articles)

## Number One Indicator of Wealth

Before we answer this question, ponder to yourself what you think the number one indicator would be for building wealth and having a successful amount in your retirement account(s). There are many answers and logics behind each answer.

### Savings Rate

74% of the indication of your ability to retire wealthy is your savings rate! Your income is your most powerful wealth building tool and the more of your income you can save into tax advantaged accounts, the more you're setting yourself up for a great retirement. Therefore, what are ways to increase your savings rate to your retirement accounts?

- PAY OFF ALL NON-MORTGAGE DEBT

Proverbs 22:7 – The rich rule over the poor and the borrow is slave to the lender. It's hard to achieve a respectable retirement savings rate, which we would define as 15% of your income, if you're having to make payments to MasterCard, Discover and Visa.

- BUDGET, BUDGET, BUDGET

Almost every time you begin to budget, you begin to find places you're over spending and therefore creating opportunities to save and invest more for retirement.

- TAXES, TAXES, TAXES

If you're getting a refund each year, you're doing it wrong! Giving the government a free loan, each year is not prudent money management. Please contact our Tax ELP for tax advice or to ensure you're withholding at an appropriate level.

- INCREASE YOUR INCOME

There are currently around 11 million job openings in the US. This may be the opportunity for you to make the career change that will enhance your income and create an opportunity for you to do work that matters!

### Baby Step 4 Execution

- MATCHING YOUR EMPLOYERS' CONTRIBUTIONS IN YOUR 401K

If your employer offers a match on 401k contributions, you should contribute whatever they are matching. If you can afford to go higher, then go for it, after you have maxed out your Roth IRA! According to a recent Aon Hewitt study, having an advisor help you with your plan, increased the return by 3.32%

- CONTRIBUTE THE MAX AMOUNT TO A ROTH IRA OR TRADITIONAL IRA

If your employer does not offer a retirement account, then it would be in your best interest to open an IRA (Individual Retirement Account). There are two types of IRAs.

- TRADITIONAL

A traditional IRA is a type of individual retirement account in which individuals can make pre-tax contributions and the investments in the account grow tax-deferred. In retirement, the owner pays income tax on withdrawals from a traditional IRA.

- ROTH

A Roth IRA is an Individual Retirement Account to which you contribute after-tax dollars. While there are no current-year tax benefits, your contributions and earnings can grow tax-free, and you can withdraw them tax- and penalty-free after age 59½ and once the account has been open for five years.

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## *Meet Dr. Troxell!*

Dr. Todd Troxell is from Cincinnati, Ohio. Dr. Troxell holds degrees from the University of Cincinnati, Michigan State University, and A.T. Still University. Dr. Troxell completed his Residency in Dermatology in 2021 and a Fellowship in Medical Education in 2015. He was awarded Student of the Year at his medical school in 2017. Dr. Troxell enjoys traveling, hiking, and spending time with his family. He is passionate about providing access to care in underserved populations.



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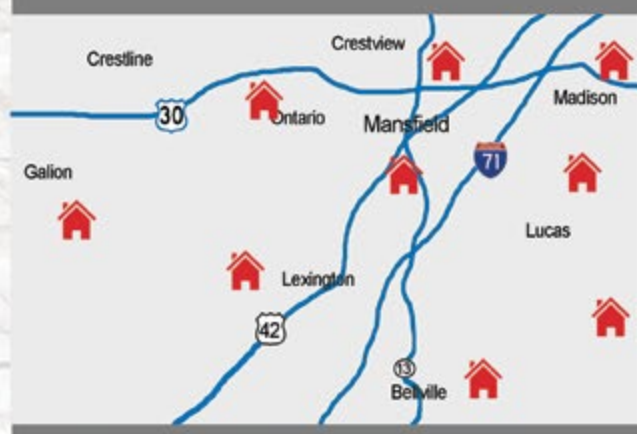
## LOCAL HOUSING REPORT

	Q4 2021	Q1 2022	CHANGE
Average Residential Sale	\$177,202	\$175,803	- <1%
Average Days On Market	63	66	+ 4.5%
Price Per Square Foot	\$107 <sup>04</sup>	\$109 <sup>46</sup>	+ 2.2%

\*Richland & Contiguous Counties

\* "SOLDS" SFR, Condo, Farm - Mansfield MLS Oct 1 - Dec 31 2021 vs. Jan 1 - March 31 2022

## RECENT SALES IN YOUR NEIGHBORHOOD



Address	Area	SOLD Price
1425 Township Rd 1688	Ashland	\$240,000
1234 Mills Rd	Bellville	\$3,000,000
1038 Clink Blvd	Crestline	\$160,000
295 E St Rt 96	Crestview	\$245,000
5157 W Millsboro Rd	Galion	\$315,000
3510 Willow Hill Rd	Lexington	\$705,000
2939 Washington S Rd	Madison	\$640,000
501 Woodhill Rd	Mansfield	\$401,000
2363 Woodland Park Dr	Ontario	\$700,000
104 Britannia Ct	Shelby	\$525,000

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If a family member is not feeling well, do not have showings.



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**Q: What do you love most about your job?**

A: I enjoy seeing the look on my clients faces when their dreams are realized. Buying a home is truly part of the American Dream!

**Q: What do you do when you aren't buying and selling homes?**

A: I spend the balance of my time with my wife Lisa and working in the yard, and occasionally we do one day or weekend short trips to museums or tourist traps.

**Q: What do you love most about Mansfield?**

A: I spent my junior & senior high school years in Circleville, Ohio (Home of the world-famous Pumpkin Show). Mansfield has a similar small-town feel. I joke with out of town clients, that a traffic jam in Richland county is usually 8 cars at a 4 way stop.





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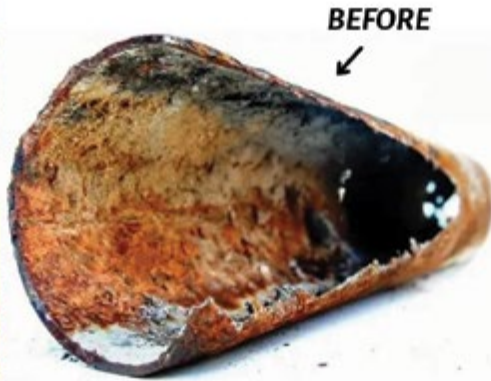
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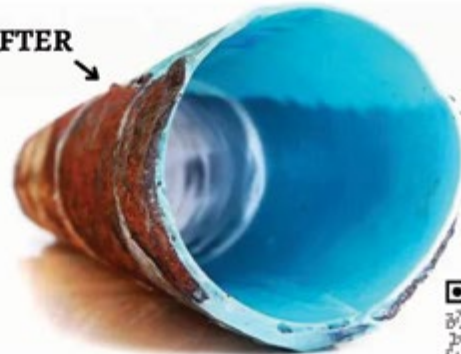
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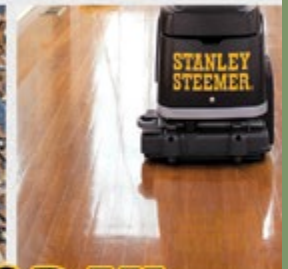
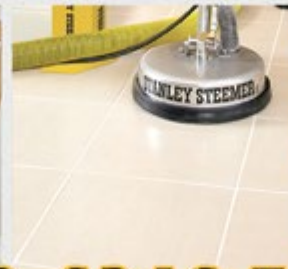
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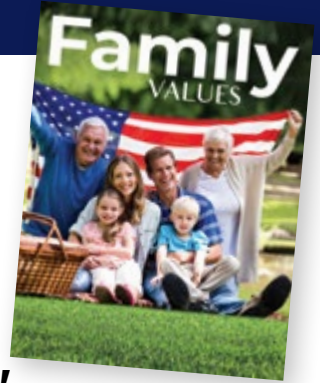
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