



Berlin Contractors and Holmes Crane, Inc.

What kind of concrete work can Berlin Contractors do? Just about any residential, commercial and agricultural job you can think of....like all sizes of basement walls, retaining walls, garage walls, patios, sidewalks, steps, driveways and basement and garage floors. Berlin Contractors can provide any size exterior concrete slab as well as approaches for barns and shops, ramps, parking lots and more. When it comes to poured concrete, put three decades of experience to work for you. Call Berlin Contractors and Holmes Crane Inc., at 330-893-2904. That's 330-893-2904.

Berlin Heating & Cooling—<http://www.berlinheating.com>

Tired of being too cold or too hot in your home AND paying high energy bills? Stop the seasonal cycle of thermostat adjusting by installing a Florida Heat Pump geothermal system from Berlin Heating and Cooling. This system can save you up to 70 percent on your heating bills, provide a 30 percent federal tax credit and it's energy star rated. Your local installation experts are at Berlin Heating and Cooling 330-403-4082.

Dennis Hershberger has received **IGSHPA Certification**. More can be found at this link:
<http://thevoiceofholmescounty.com/docs/SpecialDocs/HershbergerCertification.pdf>

Chuck Nicholson Auto Superstore—<http://www.nicholsonauto.com>

No matter what you're looking for, Chuck Nicholson's Auto Superstore has a vehicle for you. And, now's the time to take a look! You'll find great savings on new and used cars, trucks, vans and SUV's. Stop in and let Chuck Nicholson's Auto Superstore help meet you and your family's driving needs.

The Commercial and Savings Bank—<http://csb1.com>

CSB has a great 15-Year mortgage loan special! Contact a CSB lender for more details.



Kevin McAllister

Eddie Steiner, President & CEO of The Commercial & Savings Bank (CSB) is pleased to announce the promotion of Kevin McAllister to Vice President, Trust Officer effective Jan. 1. McAllister previously served as Assistant Vice President, Trust Officer at CSB, a position he has held since joining the bank in 2007. McAllister received his Bachelor of Arts Degree from The College of Wooster in 2001 and his



Juris Doctor from The Ohio State University Moritz College of Law in 2004. Prior to joining CSB, he was an associate with the law firm of Critchfield, Critchfield & Johnston. McAllister is a member of the Wayne County Bar & Ohio Bar associations. He serves as a Trustee for the Wooster Noon Lions and on the steering committee for the Wooster Young Professionals. McAllister resides in Ashland with his wife Kiley. McAllister serves clients through the Bank's Millersburg Trust office at 91 North Clay Street, and in Wooster at the CSB Downtown Banking Center at 305 West Liberty Street. He can be reached in Millersburg at 330-674-2397 or in Wooster at 330-263-1955.

CSB Bancorp, Inc. (OTCBB: CSBB.ob) on Jan. 31 announced fourth quarter 2011 net income of \$820 thousand or \$.30 per basic and diluted share, as compared to \$956 thousand or \$.35 per basic and diluted share for the same period in 2010. Annualized returns on average common equity ("ROE") and average assets ("ROA") for the quarter were 6.58% and 0.61%, respectively, compared with 7.95% and 0.83% for the fourth quarter of 2010. For the full year of 2011, the Company reported net income of \$3.7 million or \$1.35 per basic and diluted share, as compared to \$3.5 million or \$1.28 per basic and diluted share in 2010. Full year ROE and ROA were 7.57% and 0.78%, respectively, compared to 7.43% and 0.78% in 2010.

Dave Schlabach

How will you pay for your kids to go to college? What do you want to be able to do when you retire? Who will take care of your family when you die? These are a few of the common questions that David Schlabach can help you answer. It is never too late to start planning for the future. David understands that your financial well-being is important to you. Who you choose to work with to develop a sound plan is crucial to your peace of mind. Call David Schlabach, to set up an initial meeting to discuss your thoughts and concerns at the Hummel Insurance Agency at (330) 893-2600. Financial worries should not keep you awake at night. Insurance and annuity products are issued by the Ohio National Life Insurance Company and Ohio National Life Assurance Corporation. Securities offered through The O.N. Equity Sales Company, Member FINRA/SIPC, One Financial Way, Cincinnati OH 45242. 513-794-6794. Product, product features, and rider availability vary by state. Issuers not licensed to conduct business and products not distributed in AK, HI, and NY.

Edward Jones Investments-Rob Hovis--http://www.edwardjones.com/en_US/index.html

Family Eye Care—<http://conwaveyecare.com>

A sure sign of spring is the annual Frame Style Show at Family Eyecare Associates. This year, the Spirit of Mardi Gras comes to Millersburg on March 2 from noon to 6 p.m. Come visit for the fun, refreshments, giveaways and 50 percent savings on designer frames from Prada, the all-new Coach line, Jimmy Choo, Morel, and Oakley. You can celebrate Mardi Gras and jazz up your look for 2012 at Family Eye Care Associates on Glen Drive in Millersburg.



Finishline Autobody

From the major collision work to stone chips and touch-ups, Finishline Autobody in Millersburg handles all types of body repairs. And, especially this time of year, deer are everywhere. If you need repair work from deer related damage to your vehicle, then the place to call is Finishline Autobody, just north of the hospital on State route 83. You'll get a free estimate and help with your insurance deductible, too. Call for your appointment at 330-674-1483. Remember for all your body repair work, call Finishline Autobody---you bend'em, we mend 'em.

First Knox National Bank—<http://www.firstknox.com>

In the world of business, you need to be flexible to survive and prosper. The commercial loans, at First Knox National Bank, offer businesses the flexibility in options they need to best suit their individual situation. Commercial loan flexibility and a desire to lend...that's what you'll find when you work with First Knox. First Knox National Bank—Someone you can trust...at 225 North Clay St and 1640 South Washington Street in Millersburg--a division of the Park National Bank. Equal Housing Lender, Member FDIC.

Frosty Twins--<http://www.frostytwins.com/>

What makes Frosty Twins pops and fudge bars unique? Taste....there's nothing like them. Yes, Frosty Twins pops are twice as big as the rest and the Frosty Twins fudge bar is over an ounce larger but it's the taste that keeps folks coming back. Seven refreshing and delicious pops flavors, including root beer and banana, plus a fudge bar second to none. Delicious any time, any season! And now, they have Sugar Free Frosty Twins, too! Check the Frosty Twins Facebook page for monthly giveaways! Double the size...Double The value. Frosty Twins...available wherever Smith Dairy products are sold.

Habrun's Insurance Service—<http://www.habrunsinsurance.com>

Life insurance is important at any age, but getting a policy set up for your child while they are young and healthy could prove to be invaluable should future health problems arise. Plus, a policy will cost less now than at any time in the future. It can cost literally pennies to do, and the benefits can last a lifetime. Habrun's Insurance Service in Millersburg has an excellent whole life plan available for children that will earn a guaranteed cash value. Your child can continue the life insurance policy for as long as they wish or they can cash it in and use the money to help pay for college, buy a new home or car, or even help in retirement. Call at 330-674-9091.

Holmes County Chamber of Commerce—<http://www.holmescountychamber.com>

Everyday, the Holmes County Chamber of Commerce is working for you. Members are committed to economic and civic improvement. Their efforts help create more jobs, more payroll dollars and a better



community in which to live. The Chamber serves as an information center and gives members a collective voice in local, state and national matters as well as providing on-going support to local businesses. Be a part of this vibrant organization. Call 330-674-3975 to learn more or to join the Holmes County Chamber of Commerce.

Holmes Oil Distributing

At Holmes Oil Distributing they believe the best way to know what customers and potential customers need is to ask. That's why in the coming year, Mike Hummel will be spending a lot less time in the office and a lot more time in the community--talking with customers and non-customers about how Holmes Oil Distributing can serve them. Mike looks forward to seeing you and if you'd like a personal visit to discuss your needs, call Mike Hummel at Holmes Oil Distributing, 330-893-2199.....another home-owned, home-grown Holmes County Business.

Holmes Wayne Electric Co-Op—<http://www.hwecoop.com>

Holmes Wayne Electric Co-Op wants customers to know that the current energy debate in Washington could have a substantial impact on their electric bill. To learn more and to find out how to make your voice heard, visit www.ourenergy.coop. The current legislation being considered by Congress could raise electric bills \$25 to \$50 per month. Cooperatives are joining together to ask Congress to work with them to keep electricity stable and reliable as well as affordable.

Home Owned Home Grown Holmes County Businesses

Right now is a great time for planning new projects and your Home Owned, Home Grown Holmes County Businesses are ready to help. From loans to personal financial services to marketing, contact businesses like The Commercial & Savings Bank, Family Eye Care Associates, Graphic Publications, Holmes Oil Distributing, The Jewelry Store and Holmes Pest Control as well as First Knox National Bank, Hummel Group, Mast Pharmacy, Millersburg Electric, Rodhe's IGA Marketplace and WKLM Radio. And, businesses like The Killbuck Savings Bank, Millersburg True Value, S & S Mane Attraction, Steimel Law Office, Millersburg Tire Service, Nature's Food Market and The Voice of Holmes County. Com

The **Voice** Stay Connected

thevoiceofholmescounty.com



The Home-Owned, Home-Grown Holmes County Businesses purchased the Grand Champion Holmes County Bred Steer at this year's Junior Fair and donated the sale proceeds to Share A Christmas. After the animal was processed, the 461 pounds of meat was sold at Rodhe's IGA Marketplace, netting over \$1500. A check for that amount is shown being presented by Home-Owned, Home-Grown Holmes County Businesses Marketing Director Mark Lonsinger, right, to Share A Christmas Chairman Robert Porter, center. Payten Boring, the owner of the steer is shown on the left.

Hummel Group—<http://hummelgrp.com>

For the latest information on activities and specialized information from Hummel Insurance, visit <http://www.hummelgrp.com/newsletter/current.pdf>.



Eric McDowell

Eric McDowell has joined The Hummel Group as a Commercial Lines and Professional Liability producer effective Aug. 8, 2011. A Certified Insurance Counselor and veteran of agency business,



McDowell was born and raised in Millersburg and is a 1982 graduate of West Holmes High School. McDowell continued his education at Miami University in Oxford, Ohio where he obtained his B.S. degree in Mass Communications. He completed his coursework with a production internship at WTVJ, an NBC affiliate in Miami, Florida; where he had the pleasure of working with the then up and coming TV personality, Katie Couric. In 1987, Eric returned to Millersburg and joined his father's property/casualty insurance agency. He purchased the agency in 1995 and subsequently merged with Steiner Insurance Agency in Wooster, where he focused his attention on large commercial accounts, with an emphasis in the area of medical malpractice. Eric resides in Millersburg with his wife, Penny and son, Braden; and has business relationships in Millersburg, Berlin, Orrville and Wooster. Eric can be reached by calling 800-860-1060.

Kaufman Realty And Auctions—<http://www.kaufmanrealty.com>

As the largest mineral exploration in Eastern Ohio in the last 100 years continues, trust your needs to agents with knowledge and expertise in the leasing of gas and oil minerals. Kaufman Realty and Auctions has many contacts within the gas and oil industry. Plus, they work directly with multiple landowner's groups, law firms and land managers and they have connections to out of state buyers searching for acreage with gas and oil rights including those currently held by production. Kaufman Realty and Auctions at [kaufmanrealty.com](http://www.kaufmanrealty.com)--the heart of the market.

Keim Lumber—<http://www.keimlumber.com>

For 100 years Keim Lumber has provided quality millwork, building materials, hardware and more to the local community. Keim's spacious showroom with broad aisles, a wide array of products, and knowledgeable, experienced staff make shopping at Keim Lumber a "charming" experience. Keim Lumber continues its commitment to meeting all of the home needs for Holmes county and beyond. Visit them today; in Charm on the web at Keim Lumber dot com. Or give them a call at 800 362-6682

Watch "Enhancing Your Home With Keim Lumber; here:

<http://www.keimlumber.com/enhancingyourhome>

The Killbuck Savings Bank—<http://www.killbuckbank.com>

Are you considering purchasing a new home? The Killbuck Savings Bank offers a variety of fixed rate loan products to ease your mind. Stop in to discuss personalized solutions for you. The Killbuck Savings Bank offers you a sense of security today during uncertain times.

The **V**oice *Stay Connected*

VOICE

thevoiceofholmescounty.com



Financial literacy guidance given to young adults arms them with essential life skills enabling them to manage their finances. As part of our financial literacy effort this fall, The Killbuck Savings Bank is again making a program aptly named, **HOW TO DO YOUR BANKING**, available to area high school(s).

Students learn to make wise practical financial decisions with this program. The workbooks explain the importance of saving, budgeting as a means of achieving financial goals; and how to navigate electronic banking safely. In learn-by-doing exercises, young adults also teach themselves how to obtain credit, the value of good credit, how to determine their own capacity to borrow and repay, and what they can do as young adults to build a good credit history. The crime of Identity Theft and how to avoid it is an important topic covered as well.

The Killbuck Savings Bank continues sponsoring **HOW TO DO YOUR BANKING** as a public service because “we feel it is important that young adults have a chance to practice all aspects of money management in the classroom, where mistakes won't cost real dollars,” said Craig Lawhead, President and CEO.

“Surveys indicate 84 percent of high school students want instruction in financial matters, only 1 in 3 teens knows how to read a bank statement, balance a checkbook or pay bills, and that financial education is among the top three subjects parents want taught to their children,” Lawhead added. Local educators concur; faculty members volunteer to teach the program within their current curriculum.

“By sponsoring **HOW TO DO YOUR BANKING**, we are preparing our young people before they begin to live independently and are first in need of financial services. If we can help them learn good money habits right from the start and raise their level of financial responsibility, it will pay big dividends for them and the community alike,” said Kurt Stutzman, VP Branch Manager of the Mt. Hope Office of The Killbuck Savings Bank.



The Killbuck Savings Bank has assets in excess of \$428 Million and operates 9 Full Service offices and a Loan Production Office. The bank has earned a Five-Star Rating from Bauer Financial Services for stability, growth and strength for the past 77 consecutive quarters.

Mast Pharmacy

There's no doubt about it...health care in this day and age can be confusing. It doesn't have to be...just visit Mast Pharmacies in Berlin, Millersburg, Shreve and Wooster Prescription Center, across from the new library. One of their many personal services include helping out customers with Medicare D applications. Whether you're applying for the first time or applying for a different plan, they can assist you. Visit any Mast Pharmacy location for details. Mast Pharmacy—another home owned, home grown, Holmes County Business.

Met Life—<http://www.metlifeinksb.com>

There are many “ifs in your family’s life....if your kids can go onward and upward no matter what.....if you get sidelined from work.....Insuring those “ifs” can be hard to figure out, so Met Life packaged the insurances families need most: term life and disability...creating a safety net that’s bursting with guarantees for the “if” in life. Call Met Life Representative Lisa Grassbaugh for more information on this surprisingly affordable insurance package at 330-276-4881. After all, we’re Met Life. (Disclaimer) Metropolitan Life Insurance Company, New York, NY. MetLife is not an affiliate of Killbuck Savings Bank. Insurance products are not FDIC insured and are not deposits or other obligations of or guaranteed by any bank, and are subject to risk, and the claims paying ability of the MetLife.

Millersburg Electric—<http://www.millersburgelectric.com>

Millersburg Electric sells the best home and business standby generator in the industry-the Guardian from Generac. If you're ready for yours, call Millersburg Electric. And, if you've experienced other power related problems, such as damage to the service entrance to your home or damage to electrical items and appliances due to power surges, Millersburg Electric can help. Make sure to check all electrical items and appliances for damage. Millersburg Electric, is ready to serve you. Call 330-674-3806.

Millersburg Oil

For nearly four decades, Millersburg Oil has meant a quality product delivered by folks from home. Randy, Reen and Rian Wengerd along with Jess Hager make sure your order is what you want, when you want it. That kind of service as well as making sure your favorite motor oils and other lubricants are either in stock or readily available to order, is why Millersburg Oil is the choice for heating oil, fuels, oils and lubricants. When it about service, quality and buying from those you know, then the choice is Millersburg Oil, Co. Rd. 623, Millersburg, 674-6826.



Millersburg Tire Service—<http://www.millersburgtireservice.com>

When was the last time you checked your oil? Had your tires rotated? Checked to see if you needed an alignment? Millersburg Tire reminds you that now is a good time to take care of these basic maintenance needs....and...Millersburg Tire can help with all three. An oil and lube, tire rotation and alignment services are all offered everyday at Millersburg Tire. Of course you think of Millersburg Tire for all your tire needs...just don't forget they do oil and lube, tire rotation and alignments, too! Call 674-1085 to make your appointment at Millersburg Tire, State Route 39, east of Millersburg.

Nature's Food Market in Berlin-- www.naturesfoodmarket.com

Nature's Food Market is a one-of-a-kind natural food store that believes that "WELLNESS IS CONTAGIOUS". They serve with a purpose--to supply their customers with information and the products that accentuate that information. Their mission statement is to increase the quality of life for our customers through a healthier and more natural lifestyle. And, their goal is to help provide a wide variety of customers with the information and options they need to make positive changes in their life. Nature's has been serving the needs of the local community as well as East Central Ohio for 30 years. Product lines range from produce to juicers and everything in between Nature's Food Market has one of the largest selections of vitamins and herbs in all of Ohio and carries organic and natural name brands and bulk items for your convenience.

Pomerene Hospital—<http://www.pomerenehospital.org>

Pomerene Hospital's New Year's Baby 2012 was born at 2:15 pm on Jan.1, 2012. A daughter, Sadie, was born to Willis and Amanda Weaver of Millersburg. She weighed 7 pounds, 10 ounces and stretched 20 inches. The family received a variety of baby items from Pomerene Hospital and many area businesses to mark the occasion.

Pomerene Express Care is open Monday through Friday from 4 pm to 9 pm and every Saturday from 9 am to 4 pm.

Screenings offered on the Mobile Medical Unit: Cholesterol, Lipid Panel (\$13)
Blood Sugar & Blood Pressure (FREE) Cancer Screenings: PSA (prostate) \$13.00
CA-125 (ovarian) \$24.00

Pomerene Hospital Offers Cardiovascular Screenings in February

In observance of heart health month, Pomerene Hospital will be offering cardiovascular screenings through the month of February. Throughout the month of February, individuals can schedule a cardiovascular screening through the Pomerene Hospital Radiology department. NO PHYSICIAN ORDER IS NECESSARY. Those who are interested in scheduling a cardiovascular screening this month must be over the age of 50 with the following risk factors :Cardiovascular disease or family history, Diabetes, High cholesterol or take cholesterol medication, Are a smoker, Irregular heartbeat, High blood pressure or take BP medication, Leg swelling, varicose veins, or family history The cardiovascular screening will include the carotid artery screenings, abdominal aortic screening, and peripheral arterial screening. The cost for the screening package is \$90.00, payable by cash, check or



credit card. Please note: Most insurance and Medicare will not cover vascular screening exams and Pomerene Hospital will not bill insurance. To schedule a vascular screening, call Pomerene Hospital's Radiology department at 330-674-1015, ext. 4124.

Pomerene Hospital Foundation Scholarship Applications Now Available

Pomerene Hospital's Foundation has announced the availability of applications for its 2012 Healthcare Scholarship Program. Now in its 8th year, the program will award 4 senior high school students who are planning to enter the healthcare field with \$1,000 scholarships. Scholarship applications are available at the following high schools: West Holmes, Hiland, Garaway and Loudonville. Interested applicants may also call Sandy Weltmer at 330-674-1584 ext. 1222. Completed applications must be received by April 27, 2012. Pomerene Foundation scholarships are awarded to students based not only on academic achievement, but also financial need, ACT/SAT scores, extracurricular activities, community involvement, and additional information from the application.

Rea & Associates—<http://reacpa.com>

When you want someone on your side, choose Rea & Associates. Their team of accounting professionals works with you to address all of your business needs...taxes...retirement...payroll...and bookkeeping...to name just a few. By experiencing business the Rea way, you will gain a new perspective on getting that victory. Visit them at <http://reacpa.com> to see how Rea and Associates can help you reach your financial goals.

Rodhe's IGA Marketplace—<http://www.rodhesiga.com>

Are you paying more for gas than you should? You are if you're not taking advantage of the Rodhe's Rewards program. It doesn't cost a thing to sign up for the rewards card and every time you shop at Rodhe's, you earn points toward reduced gas prices at the Gas 'N Go pumps. For example, you'll save 10 cents per gallon with every \$50 of purchases. Remember, it doesn't cost anything to sign-up. Start saving on gas purchases at Rodhe's IGA Marketplace in Millersburg. Another home owned, home grown, Holmes County business.

Snyder Brothers Sales & Service

Whatever your vehicle, whatever the use, heavy-duty Baldwin oil filters are the right filters. Baldwin has expanded and refined its line of quality filters to meet the demands of today's global market, offering heavy duty protection for tough operating conditions

The University of Akron Wayne College Holmes County Higher Education Center—<http://www.wayne.uakron.edu/hchec>



Wayne College Welcomes New Interim Dean



Neil Sapienza

Professor Neil Sapienza has been named interim dean of The University of Akron Wayne College. Sapienza previously served as interim associate dean for fine arts and community engagement in the Buchtel College of Arts and Sciences and director of the School of Dance, Theatre, and Arts Administration at the main campus of The University of Akron. Sapienza joined The University of Akron in 1987 as a full-time faculty member in the Community and Technical College, where he developed the commercial photography program and served as director of the Center for Employee Development and Training. He joined the faculty of the Myers School of Art in 1995 where he developed and coordinated the digital imaging area. In 2002, Sapienza accepted leadership of the School of Dance, Theatre, and Arts Administration as its director, and recently contributed to the successful initiative to unite the Buchtel College of Arts and Sciences and College of Creative and Professional Arts. Sapienza earned a BFA in photography from Ohio University and an MS in photography from Brooks Institute in Santa Barbara

The University of Akron Wayne College Alumni Association is seeking nominations for its 2012 Distinguished Alumni Award. The nominated individual must have earned at least 30 credit hours at the Wayne College campus in Orrville. The recipient will be recognized during the Wayne College Graduate Recognition Event on May 4, 2012 and their name will be added to a notable alumni plaque in the Student Life Building at Wayne College. Nominations can be made by anyone in the community. Forms and guidelines are available online at www.wayne.uakron.edu/alumni. The deadline for nominations is Jan. 31, 2012.

Village Motors in Millersburg—<http://www.villagemotorsinc.com>

New and lower oil change prices are now in effect at Village Motors. How low? How about \$21.95 for gas engines and \$59.95 for diesel...AND you still get the fifth oil change free. Changing your oil is one of the most important things you can do to protect your engine and now, at these new lower prices at Village Motors, you can't afford not to...\$21.95 for gas engines and \$59.95 for diesel...AND you still get the fifth oil change free...that's at Village Motors in Millersburg where they care about you!