

# Episode 56

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## SUMMARY KEYWORDS

real estate development, entrepreneurship, Selman Insurance Group, Urbana Ohio, loft apartments, historic tax credits, JobsOhio Vibrant Community grants, capital stack, building renovation, small town housing, downtown revitalization, servant leadership, collaboration, Urbana Brewing Company, adaptive reuse

## SPEAKERS

Jason Duff, Jamon Sellman, Ethan DeLeon

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**J** **Jamon Sellman** 00:00

I call it striking the match. It's ironic how hard it is to find the person willing to strike the match because you're setting fire and you got to control the fire.

**J** **Jason Duff** 00:10

Yeah, that's exactly— I like that analogy, actually. Yeah.

**E** **Ethan DeLeon** 00:16

Welcome to the Small Nation Podcast, brought to you by Coverlink Insurance, where people are more important than policies. On this show, we unpack lessons from entrepreneurs to break down development strategies and do deep dives on small town success. Our goal is to provide value to our listeners by hosting conversations that teach, inform, and inspire. Thank you, Ethan. Hey, welcome to the show today, Jamin.

**J** **Jamon Sellman** 00:41

Thank you for having me, guys.

**J** **Jason Duff** 00:42

We are doing a remote. This is actually our second remote in Urbana, Ohio. We are at Urbana Brewing Company with Jamin Selman. Jamin is the founder and CEO of Selman Insurance Group, right? Correct. Selman Insurance. And I'm today also joining on the podcast is Adam Rammel. He's our vice president of marketing at Small Nation and then also owner of the Brew Fountain and the Syndicate. And if you go back in our library of episodes, Adam drops the real raw, like number 3. Thank you, Nick. Nick's producing there. He knows better than me. Number 3, where he just shared his story of starting a craft beer bar in Bellefontaine, Ohio, when craft beer did not exist. And what's really awesome about being in our band's day, like, you'll hear, like, right now in the background, you hear the hum of the brewing equipment. Like, there's customers here, like, they're enjoying a craft beer. And actually, for those of you on YouTube, we are drinking a delicious house-made— yeah, take a sip of that. Tell us about this beer that we're drinking a little bit.

J

**Jamon Sellman** 01:48

This is the cream ale that you got. The cream ale, yeah.

J

**Jason Duff** 01:51

And what do you guys have here?

J

**Jamon Sellman** 01:52

I've got a Park Avenue IPA. It's a Centennial. Cream ale over here.

J

**Jason Duff** 01:58

Pretty good stuff.

J

**Jamon Sellman** 01:58

Pretty good spot on a day like today.

J

**Jason Duff** 02:01

But no, we're here on site because we wanted to connect with Jamin. Jamin's been a friend of ours many years and also someone that is inspiring us and other developers to take some big, bold moves. But probably growing up, did you have on your idea that you wanted to be a real estate developer and small town hero? Was that on your list growing up?

J

**Jamon Sellman** 02:26

No, it was, it was something that happened rather organically and slowly, to be honest. I started out of high school just knowing that I had a kind of an entrepreneurial knack when I started a little janitorial business and it had sudden success. I spent a few years in corporate America and understanding hierarchies and how to get promoted within large corporations and found that it was not a fit for me. I ended up starting a business that actually sold on eBay.

J

**Jason Duff** 03:06

Okay.

J

**Jamon Sellman** 03:06

It was electronics that I would buy wholesale and sell retail and grew that to a point where I had to either move it out of my home or it was gonna drive us to insanity within the home. So I ended up moving on from some of those ventures, but I got small tastes of entrepreneurship as I was developing my business mind personally, because I was not raised with much exposure to business in general, and it was something I had to learn in adulthood.

J

**Jason Duff** 03:39

Growing up, you were born in Canton, Ohio. Tell us about that journey from getting to Canton to now being here in Champaign County.

J

**Jamon Sellman** 03:49

Yeah, I'll do a quick version. It was, I was born in Canton, raised there until I was 13 years old. My family went on a mission, not a mission trip, but a mission move to South America, to Chile.

J

**Jason Duff** 04:02

Wait, did you say South America? Yes. Not everyone kind of just jumps a family to South America.

J

**Jamon Sellman** 04:07

When I say Chile, people say, oh, chile coffee. No, no, no. Yeah.

J

**Jason Duff** 04:11

Chile is the restaurant.

J

**Jamon Sellman** 04:13

Oh my gosh. So yeah, country. Yeah.

J

**Jason Duff** 04:16

And that was an experience.

J

**Jamon Sellman** 04:17

My brother and sister actually married Chileans and they are now living in the United States here too, Columbus. And actually, uh, my brother-in-law from Chile lives in Urbana with my sister. So, um, yeah, learned a culture, a language, a different way of life, a different perspective. I think all of those things are fringe, but they are important to kind of a personal development piece of understanding people and what people want and how to, how to be a servant, how to be a servant leader. All those things are things that kind of, if I didn't have the journey I did, I don't know what I would be doing, you know. But when we went to Chile, I came back when I was 16 and honestly spoke Spanish better than English at that point in my life. It was I would dream and pray and think in Spanish. And coming back to the States, we moved back to Indiana. My dad's job took us there. Fast forward a few years, I was married and my first major job opportunity, corporate America, was to move to Cincinnati as a market leader for an engineered wood product company. And then found that, you know, that was just not my, my forever path and found a way to become an entrepreneur through an industry that is tried and true, which is insurance.

J

**Jason Duff** 05:37

And everyone needs insurance. Yeah, it's, it's all the mistakes or all the storms or all the— like, it provides that sleep at night, right?

J

**Jamon Sellman** 05:46

Yes, yes, exactly. Peace of mind. Uh, we insure stupid.

J

**Jason Duff** 05:51

There's a stupid mistake, there's a lot of stupid— we paid for it.

J

**Jamon Sellman** 05:55

And I've been partied a few of those. But ultimately, it was an industry that I identified with because it is a servant position too, to be a consultant instead of a salesperson. And what I quickly learned is how little the consumer public understands about the insurance that they buy. And so, I took that on, I took that personally, like my customers, I will do everything in my power to make sure that when we sit down and we, we talk through a policy, I'm not just talking about insurance jargon. I am making it real. What does this mean to you? In what scenarios does this pay out? And so the insurance journey for me was a method for entrepreneurship because you are a business owner. Your agency, whether it grows or shrinks, is on you and how you conduct yourself in your community, what type of people you employ, how well you train them, So all of those aspects that are true to any industry became true to my own, uh, beginnings in true entrepreneurship. And then that's kind of what the segue was to real estate and other things.

J

**Jason Duff** 07:05

Yeah. Well, we met in Urbana, Ohio, and I was trying to think driving up today, it probably is 10 years ago.

J

**Jamon Sellman** 07:11

Yes.

J

**Jason Duff** 07:12

Uh, you know, you acquired a building here. Um, I think had an agency also in Springfield, which is a neighboring town.

J

**Jamon Sellman** 07:18

Yeah.

J

**Jason Duff** 07:19

And, uh, what impressed me about Jamin is he took the first floor of an old department store and made it this beautiful insurance office, like painstakingly saving the hardwood floors, you know, putting and restoring the tin ceiling.

J

**Jamon Sellman** 07:34

Yeah.

**J****Jason Duff** 07:34

And, uh, making it a viable commercial business, uh, in, in the center of the square of Urbana, Ohio. And for people listening, Urbana population-wise, 11,000, 11,000 people in Champaign County, 40,000 in the total county. You know, it's considered rural, but it has been a destination for many years for education. Yeah, for many years Urbana University was here. Um, it was also a center for, uh, a lot of shopping. Uh, they had some great retailers and antique stores, and then food, like restaurants were well respected in Nonier. And right at the time that you made that investment, the community also faced some headwinds. The university that had been here for many years decided to close down. Yep. And, you know, it was a time there weren't probably a lot of people standing in line saying, I want to invest in Urbana, Ohio. Yeah.

**J****Jamon Sellman** 08:34

Yeah, that is exactly what happened. And when you become part of a community I don't want to say you ignore those murmurings or thought processes, but there's something bigger that drives you. It's, you know, what are we missing as a community and what would it do for the community? What would it spur on of other growth within the community to do something that is kind of a larger catalyst to economic development? And those things drive you more than than any negative commentary. Not that we ignore anything like that as entrepreneurs. You have to hear.

**J****Jason Duff** 09:15

It's hard because you hear it a lot of different ways, right? So you're putting your neck out on the line to buy and invest, and there are people that criticize, well, why are you putting that business in when you should be doing this? Or, you know, why is there no parking or you're not solving this issue and everyone's kind of got their issues, right? Yeah. And you're supposed to have the magic one or it won't work.

**J****Jamon Sellman** 09:39

You're not going to be successful. Right. And those things, you know, again, we don't ignore them. Right. But the best way out is through. So that's always been, been my take and feel for business is that with enough grit and enough tenacity, and business plan. It's not all grit and tenacity. You have to have enough research done to know that your plan is going to work. But when you have all those things in place, it is a forward, go hard scenario. And setbacks come in batches, it seems like. Your challenges come in, in Three waves. Yeah. Okay. And it seems like they all hit in the same day practically. And you take the blows and you get off the mat and you reconfigure and, you know, we could go deep into those details, but ultimately it's an attitude. It's a way that you approach business and your community that I think are the success ratios for entrepreneurs.

**J****Jason Duff** 10:51

Love that. You know, so from Selman Insurance, and when you and I walked through, you renovated your first floor, we walked upstairs and you had an untouched second and third floor in this property, and you were kind of exploring different ways and things to do. I happened to walk by this property today, and now it's home to how many loft apartments? 9 loft apartments. In a situation where we have a housing crisis in our community. You've invested and created Nine Loft Apartments. Walk us through that. What were some of the collaborators and partners that helped make that project successful?

**J****Jamon Sellman** 11:28

Um, well, first let me rewind to, to your first visit and what you're referring to there. Um, you inspired me. That, that was a major piece of this. And I don't know if you remember, I think prior to your visit here, I visited you and we, we walked through a bunch of your buildings and I I saw firsthand what you were accomplishing. That was my, my spark. Seeing somebody else similar— we're close in age, and I keep telling people I still would love to be you when I grow up.

**J****Jason Duff** 11:59

Feelings are mutual.

**J****Jamon Sellman** 12:00

We're learning together on this one. But we're— so, so to rewind to that is important to me because that was my spark. I walked your buildings and saw your passion and what you were able to pull off. And so when I walked this building, and I don't think I actually even bought it yet when you and I walked it, we were— I was in close to closing. It was all ideas then. There was no blueprints. There was just a lot of ideas floating around. And so we were talking about, you know, does it look like art studios? Does it look like residential? How do we make this thing work? And this building was very rough. It needed nearly everything you could imagine. Concrete in for the windows, there were no existing windows, it was a dark space. And so the amount of vision it required to even get optimistic about it was tremendous. But as that process kept going, and it's funny because that's, I think, part of creativity is it does not come all in one wave. You, you explore something, you chip away at an idea. Sometimes you redirect because that idea was no good, and then you have to start over.

**J****Jason Duff** 13:13

Yeah.

**J****Jamon Sellman** 13:13

And then, and then you reapproach and you go again at it and from a different angle, and you bring in other people that have experience. Yeah. That give you new ideas. And when I walked it with my now architect Sarah Mackert, her ideas and, you know, the collaborative part of entrepreneurship is, I have to say, the number one lure to doing it.

J

**Jason Duff** 13:38

I've actually heard those similar words come out of Adam's mouth. How have you thought about that in your entrepreneurial journey as you've introduced new menus, new restaurant concepts?

J

**Jamon Sellman** 13:48

Yeah, I think when you start out, you, uh, you think you can do it all, you know, and you're small, you're just getting started, and then you find other rockstar entrepreneurs that may be darn good architects or designers or chefs or cooks or whatever, whatever it may be. And you grow the business that way and you realize that when you can focus on what you do best and they can focus on what they do best, magic can happen. Yes.

J

**Jason Duff** 14:13

And that's a theme I'm hearing from a lot of different guests even on the podcast is just getting around. There's value in just getting around people who are making things happen, you know, whether that's specific in the restaurant industry or, you know, the brewing space or whatever, real estate. You know, I have a, I have a friend who's trying to get something going in real estate for himself, and he just, he goes to real estate meetups not just to learn. He, like, he knows a lot of the stuff they're covering, but he just needs that energy from other people. So like, if, to our listeners, if that's— if you're just looking to, to get started somewhere and you have an idea, start putting yourself in position around other people who are doing, doing things, you know, anything.

J

**Jamon Sellman** 14:49

Yes, I could not agree more. And one little tidbit to that is I've always felt strong about this and there could be controversy in it, but if I'm the smartest guy in the room, I'm bored. Yeah, I want to surround myself by people that know more, especially in aspects of things that I'm less experienced with. That's where I'm thriving is open ears, open dialogue, open-ended questions where you're able to capitalize on everyone else's passion and experience beyond what you, you can even hold within yourself.

J

**Jason Duff** 15:23

Yeah, yeah, that's awesome. So walk us through the Loft project, and you, uh, use some unique programs. A lot of our guests, we've had other real estate investors, they've talked a little bit about historic tax credits, they've talked a bit about programs like JobsOhio's Vibrant Community Grant Program, but you've actually applied for those and been able to successfully use those in a small town. Can you kind of walk us through, after you acquired the building, what you engaged to start utilizing some of those funding sources in your capital stack?

J

**Jamon Sellman** 16:00

Yeah, I would say that the learning curve at first glance is intimidating because when you go onto these websites and you're surfing them at 8 o'clock at night on a Saturday because you're an entrepreneur and that's what you do.

J

**Jason Duff** 16:14

I mean, I open up a bottle of wine and then I start doing it.

J

**Jamon Sellman** 16:17

I'm in my underwear, I'm not in my— but the point is you're always going, right? And you're finding things, information chains that can become rabbit holes and they can be intimidating and they can exhaust your mental and emotional energy. Yeah. So I found early on, and I will advocate for this in any conversation I'm ever having. Consultants that are qualified in their space are well worth their fees within reason, right? And I found one in the historic tax credit space. It is a much larger learning curve to me than what Vibrant Communities was. And in that space, because you're dealing with both the state government and the federal government, there's just so much to learn to satisfy both entities. That a Historic Tax Credit consultant was, was the key. He laid things out in simple terms for me and, and helped with all the applications and all the write-ups, all the things that the state needs and wants to see to be able to approve your project. So when you're having little bottlenecks of, you know, what do I do here, can I put lighting here, that can I put a trunk line of an HVAC line here or that whatever it is that your question is of how to interpret their codes of historic tax credits, you have a quick line of communication. You're not waiting on an 800 number or somebody from a governmental agency to call you.

J

**Jason Duff** 17:43

Yeah, or spinning your wheels trying to figure it out yourself.

J

**Jamon Sellman** 17:46

Exactly. So, so that would be my number one, is, is finding someone suitable, um, to, to be your partner in that, an advocate. And he launched me into success in that program with the Urbana Loft project, for sure.

J

**Jason Duff** 17:58

Can you walk us through that capital stack of acquisition price, renovation budget, and then some of those tax credits?

J

**Jamon Sellman** 18:07

Isn't it funny how weird numbers stick in your head 8 years later? I bought, I bought the building for \$103,000, um, which people hearing that it's a big building. It is. It's, uh, um, I gotta think about this now. 20,000, 28,000 square feet, something like that, and we're sitting in part of that. Okay. This wing is non-historic, what now is the brewery, but it was part of that acquisition, and this was extremely rough when I bought it. Roof was leaking, nothing here looks like what it did then. So \$103,000 was my acquisition, then going through my office space, I did not request any grants. I was not involved in anything like that at that point. I was not honestly aware of much available to me. And that acquisition or that renovation cost me roughly \$80,000, maybe \$90,000 to do. But all in, you know, from the perspective of owning an office space for that kind of entry point and to have something very to be proud of. It was not a bad thing. And I had kind of like a back of my mind, okay, eventually I'll probably do the lofts above because I was passionate from the beginning. I just didn't have all the tools. Then quickly I started learning more and more about the historic tax credits. Sarah Mackert helped me so much in the vision and in having somebody else that got excited with me, you know? Yeah, because it's a passion game. If you don't have passion, I don't know that you survive all the, the trouble points. So that was the next stage, is getting a good partner for, for actually making it real, putting it on blueprints. And then through that process, of course, you have to have a certain layer level of blueprinting to, to get approval through the historic tax credit. So that's part of it. You have to be through some blueprinting to submit your application. Once that happened and I was approved, um, it was all about connecting with local, um, contractors, subcontractors, and getting the labor force taken care of. And there's about 30 scopes of work in it.

J

**Jason Duff** 20:28

Just pause on that. 30 different scopes, contractors, people. That you have to coordinate, or someone has to coordinate, to take what is on the drawings and actually make it a reality.

J

**Jamon Sellman** 20:41

Yeah. And bold I am, smart I am not always. And the guy that did it was me. I just, I was like, I don't know how to hire a GC that I can relay everything that I've already gone through quick enough to make this thing just happen. So I'm just gonna do it.

J

**Jason Duff** 20:58

Sounds reasonable.

J

**Jamon Sellman** 20:59

How was that learning?

J

**Jason Duff** 21:01

A year of your life?

J

**Jamon Sellman** 21:02

Oh, two. Two years of your life. Two years of my life. Life. And in retrospect, I will not do that again. I will not be the front-runner of this, boots on the ground and handling everybody's problems every day, every guy that doesn't show up, every product that's short.

J

**Jason Duff** 21:19

Just the pings and dings. Yes. And it's a lot.

J

**Jamon Sellman** 21:23

The death by a thousand cuts. No death.

J

**Jason Duff** 21:26

Look how much smarter you are though now, right?

J

**Jamon Sellman** 21:28

Yes. Yeah. So I'm just doing it. I'm doing it again, but I'm doing it differently. Differently. And I think that's part of entrepreneurship is you make bold moves and some of them are painful. But the only way to get better is to reevaluate your methods and maybe tweak those. I don't want to stop doing, I just want to do different. Yeah.

J

**Jason Duff** 21:52

So you mentioned the acquisition price. Walk us through the capital stack.

J

**Jamon Sellman** 21:56

Okay. Lending was a, was a part of it, getting a good, uh, bank lender that was not over the top on the underwriting process. They have to have vision to, to have an as-completed appraiser, um, to understand. And you have to have enough blueprinting at that stage as well to be able to show an appraiser what this thing is going to be when it's done, right? So, um, that was— I, I partnered with People's Bank here in town, and they were absolutely awesome. Um, you get monthly draws basically to be able to pay all your subcontractors. I started with a kind of a slush fund to pay my contractors through the month, and then I just basically reimbursed my own slush fund to be able to stay fluid and fast paying. And that's what kept small contractors' attention. And you probably know well, when you're slow pay, they find other ways to get paid quicker. So I learned that very quick, and I came from the contracting world, so I understood that to be the key. The truth. And so the faster you pay and you keep those guys current, they're, they're coming back week over week. And there are still exceptions that you have to, to deal with, but, um, that was a portion of it. But ultimately, my budget on that project, I came in at \$1.242 million, was my budget coming in. Said and done, I'm about \$1.46 million, so I'm a little over \$200,000.

**J****Jason Duff** 23:17

Your most projects, and you kind of took that through COVID. Yes, lots of challenges. That's actually pretty good. And a lot of people that are listening, if you're not building that contingency in— absolutely— for all the unintended things that you thought you should have known, yeah, you need to build that higher, right? Yeah. Adam's shaking his head. The Syndicate, we learned a lot about that, which, you know, building a brand new building that's attached to a historic building and going through delays with getting utilities set, going through, uh, needing to upgrade HVAC because the amount of people there. And there's all these things that when it was on paper, and then when you translate it to what the code officials want or the inspections that happen, there's these unintended expenses that pop up.

**J****Jamon Sellman** 24:03

Yeah, right.

**J****Jason Duff** 24:05

So, uh, with your project, just, just closing this out on the capital stack, you got your bank financing you also got qualified for some historic tax credits.

**J****Jamon Sellman** 24:14

Yes. And when I did it 2 years ago, there was a percentage ask to spend. So you think you're going to spend— I thought I was going to spend \$1.242 million and I asked for a smaller percentage to raise my point value. So it's a— it's literally a teeter-totter of the more you ask for, the lower your points are. And you fall down the pole of what gets awarded. So that was the sensitivity of how I built what I asked for. So I probably, I don't know, you know, you can, you never know what you could have asked for and gotten, but I got \$211,000 was granted by the state of Ohio. And I am weeks away from filing that last Part 3 to be able to collect that.

**J****Jason Duff** 25:01

And the project is now done. We're actually in the brewery here doing the podcast today. The Lofts— and what is the loft project called?

**J****Jamon Sellman** 25:09

Urbana Lofts.

**J****Jason Duff** 25:10

Urbana Lofts. Creative. Yeah, look at that.

**J****Jamon Sellman** 25:13

Urbana Brewing.

J

**Jason Duff** 25:14

Google knows. Keep it simple. And there's something— tell us about that. There's something to be said about keeping the name simple. We were talking about that earlier, right? Yeah. Why is that important, Adam?

J

**Jamon Sellman** 25:25

You know, I, I think that people need to be able to resonate with something and tell their friends how to pronounce something or feel confident in saying it. Let's go to the brew. They shorten Brew Fountain a lot. We find that. So now when we're thinking about naming things, we definitely keep that in mind because we've learned. Yeah. Stay simple. And it's finding ways to work smarter, not harder.

J

**Jason Duff** 25:44

Well, and I think too, with the power of Google and social media today, you want to be able to jump on your phone and find it. And if you're looking for a brewery in Urbana, guess what's going to pop up?

J

**Jamon Sellman** 25:55

Urbana Brewing Company with a great free nail.

J

**Jason Duff** 25:58

Yeah.

J

**Jamon Sellman** 25:59

There you go. That's awesome.

J

**Jason Duff** 26:00

So now, I mean, you just, you know, thanks for doing the breakdown of that, that deal, but now you're operating this business. How's this business going for you? Like, now that you've done it and you're starting to implement those things, like, how's that, how's that process been for you?

J

**Jamon Sellman** 26:12

Very good. Now ask me 9 months ago, and it was still so some, some big question marks because sure, everything takes longer than you project it. I've, I heard this from a very experienced GC, and he says create a budget create a timeline and double both.

J

**Jason Duff** 26:30

That's actually pretty wise, right?

**J****Jamon Sellman** 26:33

Yeah, I mean, that maybe is slightly exaggerated, but still it illustrates the point. We were, you know, maybe 4 months beyond what we thought we would be, and in business, time is money. When you're lending or borrowing and you've got overhead that just continually grows, and of course, yeah, the build-out of this ended up being more expensive than we thought it be. Yeah, surprise, shocker. And it took longer to get open. Part of that was the liquor commission being very slow and hard to work with, honestly. We were learning, we were brand new at that side of things, and you know, you have a lot more experience there. But getting to a point of being open and then seeing the, the community's reaction That's the filler. That's, that's where I've literally sat in the corner of this place. I've sat in the back alone and just watched people because that's why I did it. That's why we did it. Jason Kyle is, is a partner in this. And we had this conversation so many times. We need a place where the community relies on to come together in an open forum like a what they call a beer hall, right? If you look around here, it's, it's all wide open. When you walk in the door, you can see nearly everyone that's here. And there's something really cool about that. Yeah. That you catch up with people you didn't see before, right? Yeah. And, and that, that's the filler. That's, that's the why. And, and we came together with the business plan and it worked. And now we are finally profitable. Um, 2022 we weren't cuz we just opened and we had all the expenditures to get open. But in '23, we're going to show profit, which is a beautiful thing.

**J****Jason Duff** 28:17

Right. Which is not that common in startup businesses, especially in the first 5 years. And right, a lot of the communities that we talk with, one of the things that they want to recruit or start is a brewery. And hearing that, you mentioned Jason Kyle, and I know you've got another partner in the business as well.

**J****Jamon Sellman** 28:35

Yes, Neil Pence. And that happened very organically. So when, when Jason Kyle and I put this all together, we started the blueprinting. We identified this space. We still didn't have a master brewer. We were, you know, we, we work organically and we, we feel like things happen for a reason. And sure enough, through— He showed up on your doorstep. No, he, he, he got introduced to us through a friend of a friend type scenario. And the first meeting, I mean, it's when it works, it works. When it doesn't work, it doesn't work. And, and, you know, right away. And Neil Pence, has been from day one to today an advocate. He understands business in general. He understands our community. He knows beer front and back, and he's a hard worker. He's an engineer by trade, so he understands, you know, the chemistry, the molecular level of everything that he's doing that is beyond me or my pay grade. And so it just, it came together beautifully. And he chose, he wanted to buy in. So he is a partner in this brewery. So yeah, the way it started to where it is now, it's a little different than it started, but for the better. We have an invested, um, qualified partner now in, in part of what we produce as a product. And it's something about grabbing— you're getting everyone around. Like, I, I can resonate with what you said about sitting in the corner, because I remember sitting at Brew Fountain not at the bar, but like in one of the seats and just experiencing it from like a patron or a customer, right? And it's what energy is brought from that experience. So as we drive into town today on 68 and see all this other activity, it kind of started with— yeah, this pint, this brewery in this space, right? Yeah, it really has.

J

**Jason Duff** 30:26

And it takes that catalyst. And I think for someone listening, to answer that question is how do you get the first beginnings of a brewery in your town you had to acquire real estate and get control of the property, even if the property was not— was in really rough shape. And it sounds like the second step was, is you sought out a business partner. So you mentioned Jason Kyle. Um, he and his wife are dentists and own dental businesses in the community, right?

J

**Jamon Sellman** 30:52

She, she is the dentist, but he is the business manager, and, and they're— they have a substantial practice. So that is a full-time position for him as well.

J

**Jason Duff** 31:00

All right, at this time we're going to take a quick break to hear a word from our sponsors. If you are looking for a dynamic workspace in the heart of Bellefontaine, look no further. Build Cowork and Space is your destination for creativity and collaboration. With state-of-the-art facilities and a thriving community, this is where innovation happens. Join them today for as low as \$99 a month and build your success at Build Cowork and Space. Brew Fountains voted best beer bar in Ohio. Come visit their award-winning team in downtown Bellefontaine for fresh local craft beer soups, salads, sandwiches, wine on tap, and handcrafted cocktails. And they're always available to cater your next event with their box lunches and platters. Cheers to Small Nation. And both of you then had to find someone that wanted to make the beer and make good beer, right? There's a lot of breweries that don't have great beer. Like, it is a thing. But like, once you figured out that and made the decisions to hold hands and jump in, that got this momentum going.

J

**Jamon Sellman** 31:56

Here.

J

**Jason Duff** 31:57

Yeah. Anything else like advice-wise, any things we're missing in those steps?

J

**Jamon Sellman** 32:03

So I guess speaking to the— I call it striking the match. It's ironic how hard it is to find the person willing to strike the match because you're setting fire and you got to control the fire.

J

**Jason Duff** 32:17

Yeah. That's exactly it. I like that analogy actually.

J

**Jamon Sellman** 32:20

Yeah, it's true. So it's good, it can be really great or it can be really bad if it's not done appropriately. Part of my confidence in going into it was my partner Jason Kyle, and I have such incredibly aligned vision. And then when Neil Pence was introducing the whole thing and he's right in with us, it was, it was so easy to make what I feel like are still today good decisions on how we've hired, how we've built out the space, how we've handled things that are not 100% positive at times. Being willing to strike the match is, it is a little intimidating because you know that you have some weight on your shoulders because if you don't do it right and, you know, "Oh, Urbana's opening a brewery," and then 6 months later, the brewery didn't open, it failed. There's nothing worse for economic development than something like that. So you have to have enough qualified partners and, you know, financial backing as well.

J

**Jason Duff** 33:27

It takes real money.

J

**Jamon Sellman** 33:29

It really does.

J

**Jason Duff** 33:30

Do you have a money tree? Is that how this all works?

J

**Jamon Sellman** 33:32

Yeah, I water it in the morning. Yeah. And I come back and I just, just pluck it.

J

**Jason Duff** 33:37

Let me ask you this. So you have, you're working with a couple of different partners and I know a lot of our listeners have appreciated when we talk about partnerships on the podcast. So what are some of those things that you do ensure that your partnerships stay healthy?

J

**Jamon Sellman** 33:49

Oh, good, good question. Communication. I don't know that anything is more important than that. And in the greatest moments of adversity or any type of negativity, which honestly we've not had a lot of, we've —

J

**Jason Duff** 34:05

That's good.

J

**Jamon Sellman** 34:06

Picking the right team is number one. Yeah. And then keeping that team working together and cohesive communication. I am a very big believer in the right communication and that everyone is being honest in their communication, even if it's not pretty what they have to say, they're going to say it, um, respectfully. And we have weekly meetings, so we just had one this morning, and every party has a voice and they express what it is that they're looking to do or what they're what their perspective is, and we make consensus decisions.

J

**Jason Duff** 34:43

Yeah. And is the—

J

**Jamon Sellman** 34:44

your brewer is running the day-to-day operations here then, or how does that look? No, so we have a general manager. He runs the day-to-day operations, and we're introducing an assistant general manager so that we always have someone of authority on staff during, uh, higher—

J

**Jason Duff** 35:01

higher—

J

**Jamon Sellman** 35:02

so this is your first venture in food and beverage. Yeah, what, uh, what's the biggest thing you've learned? I'm just excited. No, I— okay, so, um, yeah, there's a lot of warnings in place regarding food and beverage, and there's a lot more challenges, I think, in this, uh, industry than, than in many others that are more tried and true, like what I've done within— with insurance. It's, it's more predictable. Like, I can, I can build performance for 5 years my insurance agency. Here I got to do them by like 6 months, you know, because we just don't— we don't know what market conditions are going to change consumer habits and spending, uh, disposable income, hyperinflation. All these things are, are factors in how people spend their money on and on what they spend their money. Yeah, and what they like anymore. Exactly. I like self-serves, I like APAs. Yeah, I want to go back to Pilsners, you know.

J

**Jason Duff** 35:55

Right, it's always Evolving.

J

**Jamon Sellman** 35:57

Yeah, and you have to stay current on that. Forgive me if I just got off track.

J

**Jason Duff** 36:02

Any advice that you have about food and beverage? Oh, what you've learned?

J

**Jamon Sellman** 36:08

Hear your community. We've done our best to put a lot of feelers out by way of social media inquiry. You know, what do you want to see? What's the next beer that we should produce? Everybody has an opinion, right? Yeah, exactly. And now you have to filter, right? You get some funny ones, and when they come, you have to take them with a grain of salt. At times, there's those that prefer negativity to productivity, but when you get a group of 100 replies, you can quickly sift for the most qualified and the dominant requests for specific food or drink items or environmental changes or whatever it is that they're asking for. So yeah, hearing our community, and while we were in development stage, we were doing that constantly too because the community was behind it. They were watching. We had a little sign on the door that had a little peek in, right?

J

**Jason Duff** 37:05

Yeah, I was peeking in.

J

**Jamon Sellman** 37:07

Yeah, yeah, in the shape of a fermenter, you know, you can peek in and take a look at what the progress was. But during that phase, we kept asking people like, what do you want? What would you like to see? Gaming? Do you want to see upstairs open-air, you know, uh, cornhole.

J

**Jason Duff** 37:22

You have a rooftop patio here, and that's one of the things that— did that come out of feedback, or how did that come about?

J

**Jamon Sellman** 37:28

Um, okay, so that was really Jason and I having a very strong feeling towards the lack of the amenity in our county. Yeah, we don't know of any other rooftop decks. And when we saw the opportunity that this is a steel-framed building, right? And all we had to do is, if you can see it from the camera angle, is this, uh, I-beam, rather substantial, oversized in my opinion from my engineering background. Um, but ultimately that is what allowed us to be able to do the rooftop deck. And, um, that was a passion part of it. We, we just kind of bold into that one. We didn't ask a lot of questions. We just publicized that that was our business plan and the feedback matched our passion. Yeah. Is, wow, we have a rooftop deck now in Urbana. Yeah. And we overlook the square. We can drink a beer up there. We got a bar up there. It's— that was the, the vision.

J

**Jason Duff** 38:23

Suddenly you have something to do in Urbana.

J

**Jamon Sellman** 38:25

Yeah.

J

**Jason Duff** 38:25

Which is awesome.

J

**Jamon Sellman** 38:26

We're, we're embarking on a mural, uh, there you go, now with, with another building adjacent to it.

J

**Jason Duff** 38:33

Yeah.

J

**Jamon Sellman** 38:33

And so that'll be kind of an environmental ad Yeah, as well, for sure.

J

**Jason Duff** 38:38

So I know from our conversation before that this is not the only real estate you own. So maybe just quickly touch on what, what other kinds of real estate— you don't have to get too specific, but just like what other, what other real estate things you got going on?

J

**Jamon Sellman** 38:50

I started in just simple residential. My first building I ever bought was the duplex I moved into. I lived in one side. I was newly married, broke.

J

**Jason Duff** 39:00

Okay, I'm gonna stop you right there. We're gonna do our show segment, uh, Deep plunge for real estate or whatever it's called. So your first ever property, you know, I'm trying to get really practical for our listeners here. Tell us how you, how did you make it happen from the very beginning?

J

**Jamon Sellman** 39:15

Small. I started small. I started humble. I started thinking in small terms. And, and what you do by learning how money flows in an investment property is you can apply the same logic to larger and larger and larger pieces of money and pieces of property. Um, and, and in the residential segment, um, I was able to keep— continue to apply that over and over and over and over. So I— what I found was if by, by snowballing what earnings were coming out of something— so someone that has a full-time job that, that sustains them, right, that you have your necessities met. If you can put together enough to start that snowball, as small as the snowball can be, and if you can flick it down the hill, yeah, it will build, obviously with some, some care. So the first one was a duplex. I got a feel for how money flows through it, and, and I was able to buy property after property, and I got up to, I think, 60 doors. Yeah.

J

**Jason Duff** 40:21

Wow.

J

**Jamon Sellman** 40:21

And a lot of those were actually single-family, doubles, triples, quads. Ended up getting a 16-unit apartment complex. Through that process, I always did my best to never touch that snowball. So even if I was having a profitable year, I would take the profits and say, okay, it's time to acquire. Yeah. And that snowball grows 10 times faster when you're not touching it. Yeah. So that was my ideology, is I had something stable that paid my bills. I was not struggling without taking income from the real estate. And that is how it grew as fast as it did. In my terms, it grew fast. I'm sure there are others that built way faster than I do and had better plans than I do.

J

**Jason Duff** 41:07

Yeah.

J

**Jamon Sellman** 41:07

But I used very organic money to grow, is keep it in there, flip it over. Buy another one, build it up, buy another one.

J

**Jason Duff** 41:16

Yep.

J

**Jamon Sellman** 41:16

And that did serve me. I was able to buy a lot of those properties in times when real estate values are very low.

J

**Jason Duff** 41:24

Yeah. And just residential, or did you— I mean, what, what made you get into the commercial side of things?

**J****Jamon Sellman** 41:31

That was also rather organic. I insured a property from a good friend that owned the buildings that Sutphin Corporation operates out of. They They build fire trucks. And so I understood— I knew the buildings, right? I had walked them for insurance purposes of how suitable these buildings are, the quality of the roofs, the fire suppression systems and so on, electric, all of it. So I knew the buildings. And then they came to me one day and said, we're going to sell them. And it did not register at first that I would even consider industrial buildings. I had no experience. Yeah. So I, I, it literally spent zero energy in my brain for a period of time, but I drove by that building daily on my way home. Makes you think, huh? Yeah. And so I, and literally one day I'm driving by, I'm like, should, should I venture into industrial? And the, the neat thing was, is I have friends, right? And they're, they're telling me, as soon as I sat down with them and started asking about the financials and understanding how money flows through industrial versus residential is you cut your tenant base way down and your dollars are the same. So, so, so there's managing relationships is way less when you jump into these arenas. Now your, your rent checks are 6, 8, 10, 15 times the size of a, of an apartment. Yeah. So that is great. It's like anything, there's an inverse problem that we can generate. A side effect from it. Exactly. If that person starts defaulting, you have a much larger problem on your hands. Yeah, right. So, you want to be very solvent and cash strong and build cash to be able to handle those kind of bad times. I'm very fortunate that Sutphen Corporation is a group of outstanding human beings and professionals that have never toyed with the idea of not paying their rent.

**J****Jason Duff** 43:32

Yeah, that's awesome.

**J****Jamon Sellman** 43:34

Um, and so, and since they're building a new building and starting to exit that building, I'm learning now how to fill industrial space. I've never had to do that. Yeah. So how to attract a new tenant. What, what level of electricity do I have? How many docks do I have, how many bays, what size they are, what's the total clearance, how many offices, restrooms. You learn all the things that make industrial consumer base tick and what makes them make decisions. It's also logistics. How close are you to highways? Yeah. And where are they from and what product are they moving where? And ultimately, like everything else I've done, it's a learning curve. Yeah, that's it. It's learn 90% of what you need to know to make 100% confident decisions.

**J****Jason Duff** 44:24

It's true. That's really good advice. Yeah. Well, and as we think about Urbana and what's next, I mean, coming in today, I mentioned seeing several buildings of yours that there were construction crews that were working. But what's even cooler, there were a lot of buildings of other people in town that are following your lead and renovating their properties too. Do you want to share a little bit about some of the things on the horizon, new projects that you're working on?

**J****Jamon Sellman** 44:52

Yeah, you know, I don't know what would have happened with or without what I did, so it's hard to actually say, um, that what's a catalyst to what, but there's definitely energy down here that did not exist before, um, one of which is, is a building right across the way on North Main. Brett Spriggs took that on. I think it's a beautiful building and what it can be, but it's a challenge. He's got some structural challenges there that he's getting good guidance. He has good teammates in how to get through that. But seeing that one being taken on, Justin Weller bought the corner building and has improved that tremendously.

**J****Jason Duff** 45:32

What paint can do. Yeah. So for those of you that have not visually seen this, Justin and his team with Urbana Tomorrow really repainted what was kind of a building that you just drive by. It was kind of a taupe color. Yeah. Now it's this very vibrant blue and white, and it is obviously energetic on the square.

**J****Jamon Sellman** 45:54

Absolutely. And that is another catalyst, like seeing that kind of improvement. He put all new windows in it. Too. So the functionality of it, the appeal of it is now brand new. And he's also doing some things that I've— he and I have had conversation on, and I believe in intrinsically. Lower levels really need to be retail. Office space on lower levels, and I keep saying this, but I'm an office on the lower level, so one day I will kick myself out. Yeah. But until then, you know, that is a very economically stimulating thing to have all your lower levels being retail space. Yeah, he did that well.

**J****Jason Duff** 46:34

That's awesome. And then pivoting across the street, do you want to talk a little bit about the furniture store project and what's kind of up that you're working on with there?

**J****Jamon Sellman** 46:42

Yeah, that one happened again. All this stuff is organic, right? Like, I got a phone call from a good friend, Rich Ebert at CEP. He Champaign Economic Partnership. And he said, "Hey, there's this building coming open." It was the owner, unfortunately was dealing with some health complications and not able to find another furniture company to fill or to purchase the store. And so he was going to be closing the store. And then I met with that current, well, prior owner, and walked through the building, and it— same thing happened to me as when I walked through this one, is just the ideas start rolling, and you can see spaces being renovated and the beauty of these old buildings again. And so sure enough, he knew I was the right guy to call apparently, because I'm going, yeah, let's do this. Um, and so I started building the plan around it. You know, we came to an agreement of a fair acquisition price for the building, um, and then started blueprinting Right away. And we started the grants process, which I'm sure we'll probably discuss.

**J****Jason Duff** 47:48

Yeah. Well, and just highlighting that grants, a lot of people think that they're just easy to get, plenty of them out there. Is that true?

**J****Jamon Sellman** 47:58

Not even close. It's— yeah, there is a perception that, oh, you can just go get free money. Yeah. There is a tremendous process and the amount of hours, emails, forms, applications, and just flat-out understanding what they're looking for to be able to be approved. That learning curve is, is months long. You don't just go, hey, I'm gonna do something really neat, I need a lot of money, here it is. It's that there's nothing even close to that process. So it— you're, you're learning how to fill out their applications. You have, have to have enough due diligence done to be able to have accurate information to fill the application to be desirable to the grant. So that process looks a lot like blueprinting, getting, getting enough built to understand so that you can relay what it is that you're trying to do. So historic tax credits was the first thing because I already had that experience with the Urbana Lofts. We were able to separate the project. This is a little nuance that I learned is that in the last 2 rounds of— and they have 2 rounds per year. This was round 30 I applied for. In the last 2 rounds, '28 and '29, every small category got granted because there's probably not a lot of people applying. Exactly.

**J****Jason Duff** 49:16

So that's something we want to change. Yeah, I think the, the burden is so high for those small projects, small town developers, that a lot of people people don't do what you have done. Yeah. And how did you overcome that? You mentioned professionals and consultants.

**J****Jamon Sellman** 49:33

Yeah. Yeah. So I, I use the same consultant because he was so good at the first one. I engaged him again, um, and he strategized the best way to go about it was to split it in two applications. So we have two small grants, which the benefit was that you can ask for up to \$299,000 per. So we were able to ask for \$498,000 by having 2 applications. So that's what we did, and sure enough, his advice held true and we were granted. Congratulations. Thank you. Yeah, that's a big piece of it. And then of course the federal tax credits are after the whole thing is complete, and that is against taxes owed in the 5 years following. 20% per year is how those are collected. So it's a very different thing. The Ohio State— or the State of Ohio Historic tax credit is a check in the mail the year after the building goes into service. The year after when you file your taxes, then you get that check in the mail.

**J****Jason Duff** 50:27

Every dollar counts. Yes, it matters. So the other thing is we hosted Bob Smith, the chairman of the JobsOhio board, on the podcast. And one of the things that Bob was really excited to work with JobsOhio to introduce about 2 years ago was the Vibrant Community Grant Program. Yeah. And you just got some great news, I think about 6 months ago, that your project, the furniture store building, was awarded \$800,000 in Vibrant Community Grant funding. So congratulations on that. Thank you. Just, and I know we're kind of rounding the end of the segment, but any advice about how you were successful in working with your other community partners, your, of course, your local chamber, regional economic development association to actually get that grant?

J

**Jamon Sellman** 51:18

Working closely and humbly with people that are there to help you. That's huge. You cannot go into these being a ramrod telling them how it's going to be. I've always taken the path of teach me, you know, what do I need to know to qualify for this? When you're in the, the beauty of the building stage is it's flexible. You can actually make moves because nothing's been built yet. So all you, all you have is a plan and you can modify that plan to appropriate their requests. And so that was kind of the angle with that is we found an advocate in Julie Sullivan and Sarah Spees at the Dayton Development DD Coalition.

J

**Jason Duff** 52:02

Yeah.

J

**Jamon Sellman** 52:02

DDC. And they— the excitement that they had matched ours. Love that. And that was, that was the best part of going through that grant is it didn't feel like you're dealing with, you know, curmudgeons that are just like, I gotta show up to work. They were excited about our town. They came to visit. They came to see the building before we even put an official application in.

J

**Jason Duff** 52:25

Wow.

J

**Jamon Sellman** 52:25

That was the level of commitment they had. And so you, you build that and every conversation is a heck of a lot easier when you're all on the same team and you're asking, what do I do? You know, how do I show this to be the most appealing to the committee? And when you build things that way and you, you approach it with a sense of humility, it— the success ratios are massively swung. How much ongoing maintenance and paperwork and things is there ongoing. Well, we'll find out.

J

**Jason Duff** 52:59

Great answer. You know, at least what we've heard, you mentioned that the heavy lift you've already done with the state and federal historic tax credits.

J

**Jamon Sellman** 53:08

That is the much harder platform, yes.

J

**Jason Duff** 53:10

JobsOhio, at least from what we've heard with other developers, and we've had some on the show that have used that program, you know, that being a public-private partnership, I mean, they have a lot of flexibility possibility and more tools. I mean, thank you to both of you for funding JobsOhio. Cheers! It's actually funded with our liquor license fees. But we really are— been sharing through our newsletter and other examples like yours about how valuable that program is, how unique it is compared to most of those that are out there.

J

**Jamon Sellman** 53:43

I do probably want to add something that was very important to our application process is that when we learned what their criteria was, the co-work space, it was kind of like, what can I do here? Well, co-work space. How about anything else? Well, co-work space. They were very, very determined.

J

**Jason Duff** 54:02

And I will share on some early Zooms as they were constructing this program, we had a chance to really help shape that legislation. So big shout out to Kristi Tanner and the folks there because what we recognize is that small towns were lacking that type of coworking facility. And then when COVID hit, it, you know, it's like diesel fuel was poured on that fire and it grew it even more. So I'm just excited that that is being brought and you're working with Sarah, she's gonna be your operator for the coworking brand.

J

**Jamon Sellman** 54:35

Yes, Sarah Mackert, yeah.

J

**Jason Duff** 54:36

Sarah Mackert, and seeing those kind of amenities because those people that come and work here are going to spend money in the restaurants, they're going to shop, and they're going to add to that whole goal of creating a vibrant downtown.

J

**Jamon Sellman** 54:51

Exactly. It all plays into the same goal.

J

**Jason Duff** 54:54

Yep. That's awesome.

J

**Jamon Sellman** 54:54

Do we have a brand yet for the co-working space?

J

**Jason Duff** 54:57

Will Work.

J

**Jamon Sellman** 54:58

Oh, Will Work. So Wilman Building.

J

**Jason Duff** 55:00

Oh, I like that. That's great. A little bit more creative name there than the other ones.

J

**Jamon Sellman** 55:04

I love that. I didn't even care. No, that was, that That was all Sarah and Chad Mackert coming up with that one. And yeah, they've been the catalysts to that entire part of this whole thing.

**J****Jason Duff** 55:19

Yeah, that's awesome. Jamin, thank you so much. We appreciate— we got to kind of wrap up the episode here, but, um, what I love about your story is that you're an entrepreneur, you know, you started that in different ways, you know, with the insurance route and then starting your own businesses, but then you're an entrepreneur turned developer. You know, you just start doing one project after another and just multiple things keep opening up. And, and you're building energy and getting around the right people, and people are noticing, and they're taking that energy and putting it into their own projects, which, like we keep saying, just spurring on economic development. So, um, just wanted to, to highlight you here on the podcast and appreciate the work that you're doing here in Urbana. But, um, I always ask this at the end of our episodes, but what is one professional development resource that was impactful for you on your journey as you're learning how to do all this? Could be a book, it could be a podcast, could be a mentor, it could really be anything that helped you learn.

**J****Jamon Sellman** 56:07

Mentors. I'm— as much as I would say I read a lot, I force myself to read. It's not something I enjoy necessarily unless it's something that really grabs me. Yeah, I'll sit down and read a whole book in a few hours if it's something that grabs me. But otherwise, reading to read is not my thing. Mentors have always spoken to me. I'm, you know, very people person. And so when I identify with someone, I've had several mentors in this area that have— Todd Woodruff, Terry Howell, Todd Michael. These are gentlemen that have done business in this county, but with moral ground. They're progressive thinkers. They put people first, but they're businessmen and they understand how business works. By seeing that, you know, you can do all these things and keep a moral sense about you and build things around yourself that really everybody's winning, that spoke deeply to me to see it firsthand. And then it just, you know, you have enough conversations over enough beers.

**J****Jason Duff** 57:15

That's awesome.

**J****Jamon Sellman** 57:16

And that's what it does.

**J****Jason Duff** 57:17

Cool. Thanks for sharing that. And then last question I have for you is where can people follow you and your businesses to keep up with what's happening with your work?

**J****Jamon Sellman** 57:25

Really, social media is our platform these days. You know, Facebook is, is the business platform that we probably use the most, and Instagram. UBC, Urbana Brewing Co., we, we announce everything, we take polls, all of that through social media. My insurance agency, Selman Insurance Group, is, um, we also have a, a platform on Facebook and Instagram. Cool. And that's how we announce things, you know, Employee of the Month and things that are happening in that. Um, but yeah, it's probably the best way.

J

**Jason Duff** 57:57

Cool, I'll link some of those in the show notes. But, uh, Jason, you have kind of a recap here for us. Jamon, thank you. It's, uh, it's an honor to be like living and enjoying and seeing your vision play out here in Urbana and how that's inspiring so many other good things happening here. Uh, I'm excited to continue to, to shop and eat and, and explore everything that Urbana has to offer and just really impressed with you.

J

**Jamon Sellman** 58:21

So thank you.

J

**Jason Duff** 58:21

See what's next.

J

**Jamon Sellman** 58:22

Yeah, see what's next.

J

**Jason Duff** 58:23

Right.

J

**Jamon Sellman** 58:23

The honor is mine. Thank you. You guys have inspired me. And when you asked, it was not even a thought process. It was, yes, let's do this. I enjoy the camaraderie and the like-mindedness and professionalism that you guys exert.

J

**Jason Duff** 58:39

Feelings are mutual, brother.

J

**Jamon Sellman** 58:40

And the pizza smells good. That's what we got to do next. I love that.

E

**Ethan DeLeon** 58:45

There you go. Thanks for tuning in on this episode of the Small Nation Podcast.

E

**Ethan DeLeon** 58:49

We hope that conversation proved valuable to you, and if you enjoyed it, be sure to share the episode and follow the show on Spotify, Apple Podcasts, or your favorite podcasting platform. You can also subscribe to the Small Nation YouTube channel if you prefer to watch your episodes. Follow Small Nation on social media and we'll see you in the next episode.