

COMMUNITY ORGANIZING STRATEGIC PLANNING PROCESS COMPLETED

The Community Organizing strategic planning process that began back in June, 2006 culminated in a presentation to CDC Executive Directors on November 17th. Megan Meister, Community Organizer at Stockyard Redevelopment Organization and Michelle Davis, Community Organizer at Tremont West Development Corporation, summarized the process and presented final recommendations to the group of twelve CDC Executive Directors who attended.

The process involved exploring five local models of community organizing and then hearing from some national experts in community organizing. Twenty-six (26) guiding principles for community organizing were then developed and agreed upon. Using these guiding principles, thirty-five (35) goals were then established. The top two goals that the group felt should be acted upon immediately included:

- A need for citywide, coordinated organizing to address structural or root causes with full support

of the CDCs and other organizing efforts.

- Raising the stature and resources for community organizers in CDCs and in the neighborhoods.

Under goal number one - citywide organizing - potential outcomes include: large scale issue organizing could occur across neighborhoods; the Cleveland Leadership Summit would be held annually and would have a full-time community organizer to staff the event (thus, freeing up time for community organizers to spend more time in their neighborhoods); resources and information would be available through the citywide organizer to all community organizers; continued professional development and training would be provided through the citywide organizer for community organizers; the citywide community organizer would be an advocate for community organizing across the city; and the citywide community organizer would be available to mentor and coach other community organizers.

Under goal number two - raising the stature and profession of community organizing – potential outcomes include: community organizing becoming a central function in CDCs with support from the Executive Director and the Board of Trustees; salary ranges and a policy and practices manual for community organizers would be developed; professional development opportunities, including visits to best practice cities, would be available to community organizers; and residents would be engaged in all aspects of the CDC including committees, programs, and decision-making within the CDC.

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Public Policy Notes

REBUILD OHIO UPDATE

It has been a year since the Ohio Vacant Properties Forum took place in Columbus – drawing attention to the critical vacant/abandoned property challenges statewide, offering solutions and models, and providing an impetus for the statewide grassroots effort, now called ReBuild Ohio. Since then, ReBuild Ohio has been extremely busy. With support from organizations around the State, ReBuild Ohio has embarked on a strategy for highlighting the vacant property problem and engaging policy makers and local and state leaders in solutions to the problem.

ReBuild Ohio has:

* **Formed a leadership team and established an organizational structure.** The leadership team is a diverse group consisting of representatives from all geographic regions of the state, from rural and urban areas as well as public and nonprofit sectors. ReBuild Ohio's organizational structure relies on committees to engage interested parties, provide ideas and information and propose strategies.

Action Item: Get involved. Opportunities for participation include education, advocacy and policy, communications and research committees and special project workgroups. Involvement is an opportunity to educate your community about this issue and press for solutions that address your particular community's vacant property problem. To be a part of this leadership team, committee or workgroup, contact one of the ReBuild Ohio co-chairs listed at the end of this article.

* **Embarked on a study about the impact of vacant properties on our communities.** A study being conducted in select communities will establish the costs that vacant properties impose on their host municipal governments and communities. The study will assess their vacancy problem (conduct an inventory) and then evaluate how much these vacant properties "cost" a locality – from direct costs of foreclosure, code enforcement, police and fire protection to indirect costs of lowering adjacent property values and resulting neighborhood decline. Causes of vacancy will also be differentiated from place to place. This study, projected for completion in Summer 2007, will be a vehicle for making

change and is part of a strategy for gaining better tools for localities to redevelop these properties and prevent more of them from occurring.

Action Item: Contact us with questions about the study and let us know that you are interested in educating your community about the study results.

* **Identified key policy changes.** There are some key policy changes that we can make in the near term that will improve our communities' abilities to redevelop our vacant properties. ReBuild Ohio is identifying a full range of policies that Ohio needs to prevent additional vacancies and redevelop current vacant and abandoned properties. In improving current state policies and local tools and adopting some policies and local tools from other states, ReBuild Ohio will put together a strategy of legislative and administrative reforms and changes that it would like to see made in the coming year and beyond.

Action Item: Suggest new policies and practices you would like to see advanced on the state level or used in your community.

* **Posted a webpage and created a listserv.** These communication tools exist to provide information among ReBuild Ohio stakeholders and as vehicles to ask and answer questions relevant to the vacancy issue. You can access the webpage by going to www.vacantproperties.org <<http://www.vacantproperties.org/>> and searching "ReBuild Ohio."

Action Item: To subscribe to ReBuild Ohio's listserv, send an empty message with "subscribe" in the subject line to rebuild.ohio-subscribe@law.csuohio.edu.

* **Raised financial support for defined projects.** ReBuild Ohio has successfully raised some research funds from private and non-profit sources and will continue to seek out additional funds for staffing and research.

Action Item: Identify potential funding sources for ReBuild Ohio activities.

* **Developed a survey for communities about their vacancy/abandonment issues.** This survey will collect data from communities statewide about their vacant property problem. Collecting data on the problem is a first step toward recognizing a need for solutions.

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JOB OPENINGS

REAL ESTATE DEVELOPMENT DIRECTOR

NORTHEAST SHORES
DEVELOPMENT CORPORATION

As Real Estate Development Director, you will be responsible for developing and reviewing construction and financial documents for underutilized properties; managing the team of consultants and contractors related to real estate development projects; tracking the status of blighted and/or abandoned properties; preparing funding requests for programs and projects; supervising the housing staff including the full-time Housing Program Manager/Property Manager, overseeing all leasing activities and ensuring full compliance with all applicable laws; managing the maintenance of properties owned and/or managed by the agency; and managing and maintaining ongoing relationships with Cleveland Housing Network staff and other development partners.

The successful candidate will have prior experience in non-profit real estate development, governmental relations, real estate finance, fundraising, or similar background. Exposure to construction or rehabilitation a plus. Familiarity with real estate projects and related asset management requirements; strong project management skills; proficiency with MS Office Suite; excellent verbal and written communication skills; conflict resolution skills; and the ability to use a personal vehicle with valid driver's license and minimum property/casualty coverage on such vehicle are also critical to your success in this position. Minimum of a Bachelor's degree in non-profit management, urban studies, public administration or a related field is required.

To apply, e-mail or mail your resume and salary requirements by **December 21** to:

Brian A. Friedman
Executive Director
Northeast Shores Development Corporation
317 East 156th Street

EXECUTIVE DIRECTOR

SHAKER SQUARE AREA
DEVELOPMENT CORPORATION

The Board of Trustees of Shaker Square Area Development Corp. (SHAD) is seeking qualified candidates for the position of Executive Director, with a starting date in February, 2007.

Responsibilities:

1. Develop and administer a strategic set of residential and commercial revitalization programs/projects
2. Fundraise, formulate and oversee an annual, operating budget of ~\$500,000, and ensure compliance with contractual, fiscal requirements
3. Facilitate all functions of the Board of Trustees
4. Develop job descriptions and annual work program for a staff of 8 -10 employees
5. Administer the financial operations and asset management of SHAD's legacy, real estate development projects
6. Perform the feasibility analysis and finance packaging for new development initiatives
7. Develop and maintain needed community relations
8. Other special duties as assigned

Minimum Candidate Qualifications:

- Bachelor's degree in urban planning/development
- 5 years of management level experience with a community development corporation or agency
- 3 years of director level experience managing mid to large scale (\$400,000+) urban, real estate development projects
- Strong management, problem solving, communication and grant writing skills
- Competence in Microsoft Office Programs
- Ability to work additional hours in evenings and/or weekends
- Ability to perform physical activities
- Valid Ohio Driver's License and use of personal vehicle

Compensation: \$60,000 - \$71,000 annual salary.

Send cover letter and resume by **December 22, 2006**
to:

Search Committee
Shaker Square Area Development Corp.

NEIGHBORHOOD SERVICE PROVIDER

STOCKYARD REDEVELOPMENT ORGANIZATION

Stockyard Redevelopment Organization is seeking to hire a Neighborhood Service Provider who will be responsible for:

- Assisting in monitoring property conditions of Vacant/Abandoned properties.
- Inform the City of Cleveland Health Department if properties are in need of attention.
- Work with area block clubs and residents to respond to issues around these properties.
- Refer any noted issues to the appropriate City of Cleveland Departments.
- Arrange for and assist with area clean-ups of vacant lots with area residents and block clubs as requested.
- Assist area block clubs and residents with addressing issues regarding streetlights, traffic signals, and traffic signage through the appropriate City of Cleveland departments.
- Create a regular schedule of clean-ups for area alleyways.
- Work to be completed as able and scheduled in cooperation with area block clubs, Court Community Service assignees, and when area residents report occurrences of illegal dumping.

In addition, the candidate selected must be able to drive, and be able to maintain and manage all equipment related to this area of responsibility. Other duties and responsibilities as assigned.

Salary to be negotiated.. Please forward a resume by **December 15th 2006** to:

**Alex E. Brazynetz, Executive Director
Stockyard Redevelopment Organization
6605 Clark Avenue Suite 101
Cleveland Ohio 44102**

SRO is an equal opportunity employer.

AMERICORPS*VISTA VOLUNTEER

SLAVIC VILLAGE DEVELOPMENT

“You must be the change you want to see in the world.” – Mahatma Ghandi

Want to create meaningful social change? Progressive nonprofit community development corporation (CDC) Slavic Village Development (www.slavicvillage.org) seeks one full time Americorps*VISTA (www.americorps.org) volunteer to join their community organizing team to work with residents in block clubs, issue committees, volunteer projects and community events.

Qualifications: Self motivated, positive and energetic, strong communication and inter-personal skills, a commitment to personal and community empowerment. Reliable transportation and experience helpful but not necessary.

Full-time: 40 hours per week. Term of service runs from February 2007 – February 2008.

This position includes an \$825 per month living stipend and a \$4,725 educational grant (that can be used to pay past or future education costs) or \$1,200 cash at the end of the year of service. Health insurance, two weeks vacation. Many training opportunities.

TO APPLY: mail, fax, or e-mail resume and cover letter to:

**Susan Gordon
Slavic Village Development
5620 Broadway Avenue
Cleveland, Ohio 44127
susang@slavicvillage.org
(216) 429-1182 X132
Fax 216-429-2632**

Application deadline is **Wednesday
December 20, 2006**

Action Item: The survey will be available online this month. You will be notified when it is available and where to find it. We urge you and your colleagues to complete the survey to help us collect data for use in highlighting the problem and crafting solutions.

* **Collaborated with multiple groups and organizations.** ReBuild Ohio has been collaborating with affordable housing organizations, regional and neighborhood community and economic development groups, statewide nonprofit financing institutions, city and county governments to work on policy and education around this important issue. Outreach, coalition-building, and education is ongoing with private sector organizations such as financial institutions, realtors, developers and others.

Action Item: Let us know of other organizations that would make good partners and would like more information about our efforts.

NEXT YEAR'S GOALS AND ACTIVITIES

- * Advance specific legislation (to be identified) to facilitate property redevelopment
- * Complete and distribute the Costs Study Report (June 2007)
- * Hold Roundtable Discussions in select cities to talk with community leaders about vacancy prob-

lem, causes and solutions

* Identify policy experts and practitioners around the state to help create a master list of helpful policies and practices and make recommendations for new policies

* Form educational teams to find educational venues and travel around the state speaking about proposed solutions to vacancy problems

* Identify city and town vacant property redevelopment models and tools already in use (e.g. Lima, Dayton, Columbus) that can be replicated elsewhere

* Hold Ohio Vacant Properties Forum II to showcase practices and discuss advancing our policy agenda

We are excited and optimistic about this work. Your involvement in these initiatives is crucial to continued success.

ReBuild Ohio Co-chairs:

Mary Helen Petrus

Cleveland Neighborhood Development Coalition

maryhelen@cndc2.org

216-928-8100

Lavea Brachman

Greater Ohio

Lbrachman@greaterohio.org

614-258-1713

Detroit Shoreway Neighborhood Stakeholders Unveiled \$12 Million Gordon Square Homes Development

On November 17, 2006, Mayor Frank G. Jackson joined Jeffrey Ramsey, Executive Director of the Detroit Shoreway Community Development Organization (DSCDO), Ward 17 Councilman Matt Zone, and community stakeholders for a ribbon cutting ceremony unveiling the Gordon Square Homes development.

The \$12 million Gordon Square Homes development includes the rehabilitation of four buildings and the creation and preservation of 85 rental-housing units designated for low-income tenants. In addition, 6,000 square feet of commercial space has been rehabilitated. The project is located in the heart of Detroit Shoreway's emerging arts and entertainment district. All buildings are designated as historic properties and renovations followed the Secretary of Interior historic renovation guidelines. Detroit Avenue streetscape improvements are planned for summer, 2007.

Neighborhood Retail Competiveness Study Completed; Cleveland City Council Briefed

Michael Berne, principal of MJB Consulting, completed a six month process of studying key retail districts in Cleveland to better define the impact of big box retail on local merchants. His findings and suggested interventions were shared with Cleveland City Council on November 21 in a four hour session. Council was very receptive to the findings of the study, which basically indicated that in order to remain competitive, local districts must identify their strengths and expand upon them, develop market niches and in some cases, completely reinvent themselves. Mr. Berne did not mince words when he stated that major priority shifts were needed in the City to support and bolster local retail. He noted that although local retail is responsible for 75% of the economic growth in the City, Cleveland lags far behind other comparable cities in providing tools to support local entrepreneurs. The complete report will be released in the beginning of December.

GILSON TO HEAD CLEVELAND NEIGHBORHOOD DEVELOPMENT COALITION

The Board of Trustees of the Cleveland Neighborhood Development Coalition is pleased to announce the appointment of Colleen M. Gilson to Executive Director of the Cleveland Neighborhood Development Coalition (CNDC). CNDC is the trade association representing fifty (50) non-profit community development corporations in Cleveland.

Ms. Gilson was formerly Executive Director of Tremont West Development Corporation from 2002 to the present. Prior to becoming Executive Director at Tremont, she was the Assistant Director and Director of Real Estate Management there. She also worked at Detroit Shoreway Community Development Organization from 1995-1997.

Ms. Gilson received a B.A. in Political Science from Hillsdale College in Michigan in 1993. She was recently named to Crain's Cleveland Business annual listing of Forty Under 40.

"After nine remarkable years with the Tremont West Development Corporation, I am eagerly moving on and into the next phase of my career in the community development field as the Executive Director of CNDC. I have had the pleasure of serving on the board of CNDC and have been intensely involved with its recent strategic planning process. While doing so, I found myself drawn to the organization in a much stronger way. The CDC industry is facing some serious changes with decreases in funding

availability and with ever changing residential, commercial, industrial and retail markets. CNDC is a natural organization to lead and convene discussions regarding the way in which Cleveland reacts and adjust to such changes and challenges. We will do so collaboratively with all of our partner organizations and public entities. Further, there are several initiatives, both current and prospective, that CNDC is integral to. Each excite and attract me; will chal-

Slavic Village Development announces business incubator competition

SVD is accepting applications for its new Business Incubator Project. One winning business concept will be selected to receive free rent for a year in a Slavic Village storefront. The award winner will be paired with business mentors for technical assistance to complete a business plan prior to the store's grand opening and guidance through the development process. Design and funding assistance from the Storefront Renovation Program will be available for new signage for the business. For more information visit www.slavicvillage.org or call (216) 429-1182. Completed applications must be submitted by 5 pm. on Friday, December 8th.

Community Organizers *Continued from page 1*

Executive Directors who attended generally supported the two goals and offered suggestions for next steps. This includes outreach to Executive Directors who were unable to attend by their peers who did attend and follow-up by the CNDC Board of Trustees to determine how the citywide staff position might fit in with the new CNDC strategic plan. A full report of the planning process and recommendations will be available in the next month.

COMMITTEE CORNER

Retail Commercial Support Initiative: During the month of November, the Policy subcommittee met to draft a response paper to Economic Development Director Reilly's request to suggest a new infrastructure for retail support programming by the City. The response will be reviewed and adopted by the committee as a whole at the December meeting and then circulated to appropriate departments within City Hall. Also in November, representatives of the committee were invited to tour the Food Show at the I-X Center in preparation for the addition of a new attraction, Street of Neighborhood Dining, which will showcase restaurants in Cleveland. The section will be created in tandem with the most recent edition of Laura Taxel's Ethnic Eats book.

Safety Committee: At the November meeting, the committee briefed Building and Housing Director Rybka about some of the findings that are a result of the ongoing Neighborhood Safety Planning Process. Many recommendations related back to code enforcement issues. The committee and the Director discussed ways to build a closer working relationship between his department and the CDCs. Director Rybka asked for copies of the safety planning maps completed to date. The committee plans to invite Assistant Director O'Leary to the January meeting to discuss further strategies for implementation.

Thursday, December 7 - The Levin College Center for Civic Education presents **Local Resources for Succession Planning** from 8:00 a.m. - 11:00 a.m. in the Maxine Goodman Levin College of Urban Affairs Atrium. For more information or to register, contact Kathy Hexter at forum@urban.csuohio.edu or 216-523-7330.

Thursday, December 7 - Flats Oxbow Annual Meeting from 11:30 A.M. to 1:30 P.M. at Sammy's in the Flats. Christopher Conner, CEO of Sherwin Williams is the keynote speaker. Tickets are \$25.00. For information, call 216-566-1046.

Thursday, December 7 or Thursday December 14 - Information sessions to apply for the City Fresh Market Gardner Training Program which begins in January. The December 7th session is from 6-7 P.M. at the Carnegie Library, 1900 Fulton Road and the December 14 program is at the Langston Hughes Library at 10200 Superior Ave. For more information, call 216-429-8238 or email cityfresh216@yahoo.com.

Saturday, December 9 - Detroit Shoreway Community Holiday Party from 11 A.M.-1 P.M at 6516 Detroit Avenue (Gordon Square Arcade). Visit with Santa Claus, enjoy cookies and punch to help get in the spirit of the season. Call 216-961-4242 for more information.

Saturday, December 9 - Mt. Pleasant Business Association presents its Fourth Annual Meeting and Holiday Awards Ceremony. An evening of food, fun and fellowship. Dinner served promptly at 7:00 P.M. with Awards Ceremony at 8:00 P.M. Entertainment by Cleveland's own *Sounds of Integrity*. Cost is \$35.00 per person which includes cocktails and refreshments, cash bar. Location is York Rite Masonic Hall, 13512 Kinsman Road, Cleveland. For more information or tickets, call (216) 491-9809.

Monday, December 11 - Free screening of *Cleveland: Confronting Decline in an American City*, cosponsored by UCI, CNDC and Cleveland Home Builders Association beginning with reception at 6 P.M., screening at 7 P.M. and follow up discussion at 8 P.M. All activities are located in the Cleveland Museum of Natural History, 1 Wade Oval Drive. Please RSVP to 216-791-3900 or email info@universitycircle.org.

Tuesday, December 12 - MidTown Cleveland Inc. invites you to attend the 2006 Holiday Open House at the historic Dunham Tavern, 6709 Euclid Avenue from 4:30 P.M. to 7:00 P.M. Call (216) 391-5080 X 100 to register.

Tuesday, December 12 - Greater Cleveland Mortgage Bankers Association presents "Vision for Downtown Cleveland" with speaker Bob Stark of Stark Enterprises at The Union Club, 1211 Euclid Avenue, Cleveland.

Registration opens at 11:30 A.M., lunch will be served at 12:00 noon. Members: \$30 in Advance—\$35 at the Door/ Non-Members: \$40 in Advance—\$45 at the door. Union Club parking (\$5) is paid to the Union Club the day of event.

Wednesday, December 13 - Cleveland Council of World Affairs presents the Global Diversity Holiday Party from 5:30 to 9:00 P.M. at Saigon Plaza, 5400 Detroit Avenue, Cleveland. Enjoy Vietnamese foods, hip world music DJ Kris Koch and an eclectic and diverse group of people and organizations. Tickets are \$10 and reservations can be made by calling (216) 781-3730, X 106 or 200. Ethnic attire is encouraged.

Thursday, December 14 - Sankofa Fine Art Plus and Shorebank Enterprise, Inc. present "*A Holiday Art Extravaganza and Exhibit*" from 11 A.M. to 6 P.M. with live entertainment from 4-6P.M. at the Shorebank building at 540 East 105th Street.

CNDC Calendar

RETAIL COMMERCIAL SUPPORT INITIATIVE	12/07	8:30 A.M.
COMMUNITY ORGANIZERS' COMMITTEE	12/07	11:30 A.M.
INDUSTRIAL COMMITTEE	TBA	

Unless otherwise noted, meetings are held
at the offices of CNDC
3751 Prospect Avenue.

Cleveland Neighborhood Development Coalition
phone 216-928-8100 fax 216-928-8105
e-mail: info@cndc2.org web: www.cndc2.org

BOARD OF TRUSTEES

John Anoliefo, President
John Hopkins, Secretary
Steve Lorenz, Treasurer
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Tim Tramble
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Ann Zoller

The mission of the Cleveland Neighborhood Development Coalition is to serve as the voice of Greater Cleveland's neighborhood community development organizations and to provide benefits and services to its members through the coordination of programs, the communication of critical information, the development of public policy, advocacy and customized training in response to members' needs. These activities strengthen the members' efforts to enhance their communities with a special emphasis on neighborhood-based development.

STAFF

Mikelann Ward Rensel, Executive Director
Wendy Albin Sattin, Director of Planning and Development
Mary Helen Petrus, Director of Policy Development
Kareemah Williams, CIRI Program Director
Geoffry Fitch, CIRI Industrial Development Manager
Don Graves, CIRI Industrial Development Manager
Millie Caraballo, CIRI Industrial Development Manager
Rita Lally, Program Assistant

VOTING MEMBERS

Bellaire Puritas Dev. Corp.-Brooklyn Brighton Dev. Corp.-Buckeye Area Dev. Corp.-Burten, Bell, Carr Dev. Corp.-Clark Metro Dev. Corp.-Cleveland Habitat for Humanity-Cleveland Housing Network-Collinwood & Nottingham Villages Dev. Corp.-Community Housing Solutions-Consortium for Economic & Community Development-Cudell Improvement, Inc.-Cuyahoga Community Land Trust, Inc.-Detroit-Shoreway Community Dev. Org.-Downtown Cleveland Partnership-Eden, Inc.-Euclid St. Clair Dev. Corp.-Fairfax Renaissance Dev. Corp.-Famicos Foundation, Inc.-Flats Oxbow Association-Garrett Square Economic Dev. Corp.-Glenville Development Corp.-Historic Gateway Neighborhood Corp.-Historic Warehouse District Dev. Corp.-Kamm's Corners Dev. Corp.-Little Italy Redevelopment Corp.-Living In Cleveland Center-Maingate Business Development Corp.-Maximum Independent Living-Midtown Cleveland, Inc.-Mt. Pleasant Community Council-Mt. Pleasant NOW Dev. Corp.-Neighborhood Housing Services-Northeast Shores Dev. Corp.-Ohio City Near West Dev. Corp.-Pulaski Franciscan Dev. Corp.-Shaker Square Area Dev. Corp.-Shorebank Enterprise Group-Slavic Village Dev.-St. Clair Superior Dev. Corp.-Stockyard Redevelopment Org.-The Quadrangle, Inc.-Tremont West Dev. Corp.-Union-Miles Dev. Corp.-University Circle, Inc.-University Settlement-W.E.C.O. Fund, Inc.-Westown Community Dev. Corp.-WIRE-Net

SUPPORTING MEMBERS

Alex Community Dev. Corp.-ARTSPACE Cleveland CDF-Boy Scouts of America-Broadway School of Music & Arts-Center for Neighborhood Development-City Of Bedford Heights-City of Cleveland Heights-City of Lakewood-City of Shaker Heights-Cleveland Action/Support Housing-Cleveland Cuyahoga County Port Authority-Cleveland Restoration Society-Cleveland Theater District Dev. Corp.-Cohen and Company-Community Partnership for Arts & Culture-Council for Economic Opportunity-Cuyahoga County Department of Development-E. G. & G, Inc.-Enterprise Community Partners-First Suburbs Development Council-Greater Cleveland Partnership-HZW Environmental Consultants, Inc.-JS MultiCapital Corp.-KPFF, L.L.C.-MAGNET-Mount Pleasant Community Zone-Neighborhood Progress, Inc.-Neighborhood Reinvestment Corporation-Northeast Ohio LISC-Northstar Title Services, LLC.-Ohio Canal Corridor-Ohio CDC Association-Paran Management Company-Parkworks-Partners Environmental Consulting, Inc.-Progressive Urban Real Estate, Inc.-RSM McGladrey, Inc.-Rysar Properties-Tower Press, LTD-Work in Northeast Ohio Council (WINOC)

SUSTAINING CORPORATE MEMBERS

Charter One Bank-Chase Bank-Dollar Bank-Dominion East Ohio-Fifth Third Bank-FirstMerit Bank-Huntington National Bank-Key Bank-National City Bank-Ohio Savings Bank-The Illuminating Company-Third Federal Savings-US Bank

Deadline for submission is the 20th of each month.
We reserve the right to edit for space and clarity.