

## CNDC Strategic Plan 2007-2009

### Planning for the Future

In June 2006, CNDC initiated a strategic planning process striving to set a clear course for the organization for the next three years. Facilitated by Janus Small Associates, the process engaged the CNDC membership, Board, staff, funders, community representatives, government officials and other organizations in an effort to ascertain how CNDC can effectively help Cleveland Community Development Corporation's strengthen neighborhoods. Three clear areas for focus were identified. They include:

**Advocacy (including involvement in policy work as necessary)**

**Peer-to-Peer Interaction**

**Training**

In response to the direction received in this process, the CNDC mission has been re-drafted reflecting our commitment to addressing these needs.

*The mission of the Cleveland Neighborhood Development Coalition is to serve as the collective voice of Cleveland's CDC's and to assist them in strengthening neighborhoods through strong and clearly focused issue-based advocacy, strategic opportunities for peer-to-peer interaction and interaction between various sectors of the CDC community, and customized and relevant training programs.*

CNDC has identified four strategic organizational goals for fiscal years 2007-2009 to help bring this mission to light. They include:

- Offer top quality member and industry relevant programs and services to guide and support CDCs in their efforts to strengthen Cleveland neighborhoods, placing high value on partnership and member involvement.
- Refine (CNDC) infrastructure including governance and staff and operations to best support the three-fold work of CNDC.

### ***INSIDE:***

<i>Public Policy Notes</i>	2
<i>Job Openings</i>	3, 4
<i>ReStore Cleveland</i>	4
<i>On the Agenda</i>	7

- Develop strategic communications and public relations initiatives to strengthen CNDC's relationships with its members and with key civic leaders and their organizations.
- Maintain and increase support from current funders and develop new sources of income, both unearned and earned.

Look for the full CNDC strategic plan at [www.cndc2.org](http://www.cndc2.org) in the coming weeks.

# Public Policy Notes

**Governor Strickland vetoed SB 117** January 8 sending an early and clear message that his administration will not be beholden to special interests and that urban issues will have more priority than in the past. An amendment to SB 117 would have capped non-economic damages in consumer-protection lawsuits at \$5,000, and was thought by consumer protection advocates to seriously compromise S.B. 185's utility with respect to predatory lending. Governor Strickland's veto is not without controversy. His constitutional authority to veto SB 117 is still under question. During the 10 days after the legislature passes a bill, the governor can sign or veto it, or allow it to become law without his or her signature. Governor Taft failed to sign the bill. At issue is when the period of 10 days began. The Strickland administration argues that the period began December 28, the day after the bill was sent to the Governor's office. Taft's office argues that the period began December 26, the day the Senate adjourned, and that the bill became law before Strickland was inaugurated. S.B. 117 would have also limited lawsuits against lead pigment manufacturers.

**A recent LISC analysis of the new Congress with Democrats in control** predicts that Barney Frank (D-MA), the new chairman of the House Financial Services Committee, will make housing a priority, and will likely advocate for legislation regulating Fannie Mae and Freddie Mac. The other Congressional Committee that writes legislation affecting housing and community development is the Senate Banking, Housing and Urban Affairs Committee. Chris Dodd (D-CT) is expected to become chairman. The Senate and House Appropriations Committees are expected to restructure subcommittees, and altered jurisdiction may impact community development and housing programs. Senator Robert Byrd (D-WV) and Rep. David Obey (D-WI) are the two incoming Appropriations Committee Chairmen. InfoMail will publish news on appropriations bills and their potential impact on CDBG funding as Congress proceeds with its budget business through the year.

The *latest Mortgage Bankers Association analysis shows Ohio leading the nation in home foreclosures*. Ohio's foreclosure rate has been higher than the national average for every quarter since the end of 1998. Roughly 3.3 percent of Ohio one-to four-unit residences were in foreclosure in October through December, the highest rate of any state and triple the national rate of 1.1 percent. During this third quarter, new foreclosure filings increased by 1 percent from the second quarter of the year, and 7 percent of home loans in Ohio were delinquent, compared to 4.7 percent nationally.

An additional report by the Center for Responsible Lending concluded that the number of homeowners with subprime mortgages who will experience foreclosure will spike over the next few years. Three key findings of the report are: 2.2 million subprime home loans made in recent years have failed or will end in foreclosure; foreclosures will cost the homeowners up to \$164 billion; and almost 20 percent of subprime loans originated during the past two years will end in foreclosure. The Center for Responsible Lending contends that subprime loans are structured with high-risk provisions, which precipitate delinquency and default. These include adjustable mortgage rates, prepayment penalties, and balloon payments. The sagging housing market has also contributed to growing delinquencies, as shrinking home equity margins have become less of a safety net for those borrowers who face financial emergencies.

Many home foreclosures lead to vacant and abandoned housing. **ReBuild Ohio** is now engaged in a major study that will examine and assess the many costs vacant properties impose on communities. Three Cleveland neighborhoods will be included in this study. The study is scheduled for completion during this summer. ReBuild Ohio is also in the process of identifying early policy priorities, which may include proposals concerning funding for demolition, priority municipal liens, receivership, public nuisance abatement, and land-banking. For more information about ReBuild Ohio, contact co-chair Mary Helen Petrus at CNDC, maryhelen@cndc2.org.

# JOB OPENINGS

## FINANCE MANAGER

GLENVILLE DEVELOPMENT CORPORATION

Responsibilities include: contract administration, financial reporting and accounting, preparation and monitoring of organizational and departmental budgets, fund management; cash flow management, financial planning and analysis functions. Preparation of monthly reimbursement reports and reporting summaries for funding entities as required. Identification, preparation and monitoring of grants.

Knowledge of QuickBooks. Excel, Word.

**Salary commensurate with experience and full or part time status.**

**Resumes may be submitted via e-mail to**

**[Tkirksey@glenvilledev.org](mailto:Tkirksey@glenvilledev.org)**

## WEED AND SEED COORDINATOR

DETROIT SHOREWAY COMMUNITY DEV. ORG.

The western section of the Detroit-Shoreway neighborhood is a United States Department of Justice recognized and funded Weed and Seed Initiative. The Initiative's goals are to continue the implementation of a crime-reduction and neighborhood-restoration strategy. Weed and Seed is seeking a PART TIME Coordinator to assist in the following areas: Community Policing, Community Organizing, Grant Writing, implementation, Community Events, Prevention/Intervention/Treatment, and Neighborhood Restoration. The ideal candidate will demonstrate strong leadership skills that result in neighborhood involvement, and increased volunteer participation in program activities. Compensation will be commensurate with experience. Submit resume by Feb. 20, 2007 to:

Nelson Beckford, Detroit Shoreway  
6516 Detroit Avenue, Suite #1  
Cleveland, Ohio 44102  
Fax: (216) 961-8830  
[nbeckford@dscdo.org](mailto:nbeckford@dscdo.org)  
Job Code: W&S Coord.

## TECHNICAL PROJECT MANAGER

WIRE-NET

WIRE-Net's Manufacturing Services seek an energetic person with six years of manufacturing experience to sell and manage custom consulting and training solutions in the Cleveland area. Requirements include: determining needs, preparing & presenting proposals, managing accounts & projects, related degree and outstanding communications abilities. Moderate local travel is expected. WIRE-Net offers competitive compensation and full benefits, including retirement, fully-paid hospitalization, flex-time, and professional development.

Resumes, salary requirements and three references can be submitted at [jobopportunities@WIRE-Net.org](mailto:jobopportunities@WIRE-Net.org).

## MANAGER, YOUTH WORKFORCE PROGRAMS

WIRE-NET

WIRE-Net is looking for an experienced and dynamic professional to lead our Youth Workforce Programs. WIRE-Net offers competitive compensation and full benefits, including retirement, fully paid hospitalization, flextime, and professional development. For additional information and for application instructions please see our website at [www.wire-net.org](http://www.wire-net.org).

## MANAGER, ADULT WORKFORCE PROGRAMS

WIRE-NET

WIRE-Net is looking for an experienced and dynamic professional to lead our Adult Workforce Programs. WIRE-Net offers competitive compensation and full benefits, including retirement, fully paid hospitalization, flextime, and professional development. For additional information and for application instructions please see our website at [www.wire-net.org](http://www.wire-net.org).

WIRE-Net is an Equal Opportunity Employer.

## REAL ESTATE COORDINATOR

ST. CLAIR SUPERIOR  
DEVELOPMENT CORPORATION (SCSDC)

SCDCO seeks a Real Estate Coordinator for an opportunity rich with growth potential.

The selected candidate will do the following:

- Operate the Storefront Renovation program working with the Commercial Development Manager
- Coordinate real estate opportunities maintaining a database and the relationships needed to access information
- Respond to business requests on retention and satisfaction issues
- Work with Executive Director on specific housing development projects

1 to 3 years professional experience, with a degreed background in urban planning, architecture, construction/project management, marketing or real estate finance, excellent software proficiencies, relationship building skills, project management and solution oriented mindset required. **Bilingual candidates welcome.**

Competitive compensation, benefits, and generous paid time off.

This position requires frequent local travel. This is a full-time, exempt position. Reports to Executive Director. Reports to team leaders on specific projects including the Commercial Development Manager and Industrial Manager.

*Send resume and cover letter to:*

**Jamie Blackson Baker, Executive Director**  
**[jbaker@stclairsuperior.org](mailto:jbaker@stclairsuperior.org)**  
**St. Clair Superior Development Corporation**  
**4205 St. Clair Avenue, Cleveland, OH 44103**  
**p. 216.881.0644**  
**f.216.881.1142**



## Ohio State Rehabilitation Tax Credit

### FACT SHEET

The Ohio State Rehabilitation Tax Credit is a 25% Refundable Tax Credit for the Rehabilitation of Historic Buildings. Properties in the following categories may be eligible for application to OHPO for rehabilitation of an historic property: National Register, individually listed; contributing to a National Register District or designated as a historic landmark by a local government.

Qualified rehabilitation expenditures and timetable will follow the guidelines as accepted for the Federal Rehabilitation Tax Credit\*

This will be a two-year demonstration period for projects making application between 7/1/07-6/30/09. Approval is limited to 100 applications each year.

Eligibility requirements to obtain Rehabilitation Tax Credit Certificate: Each application will undergo a Needs Assessment and Cost Benefit Analysis by the Department of Taxation and Department of Development, which must demonstrate a net revenue gain in state and local taxes

\*Implementation procedures and details will be developed during the writing of Rules and Regulations during spring of 2007. For more information, contact Heritage Ohio at 614.258.6200 or [www.heritageohio.org](http://www.heritageohio.org)

# RESTORE CLEVELAND

## ReStore Cleveland Managers Heat Up Miami

Between November 8 and 10, ReStore Cleveland managers attended the 2006 LISC Urban Forum, which brings together over 450 community and economic development practitioners, private and public sector professionals, funders and others for learning, touring and networking. ReStore Cleveland was not just there as participants—managers presented two workshops and ReStore Cleveland was highlighted in a best practices keynote presentation during one of the lunch sessions.

Melissa Williams, ReStore Buckeye, Kathyne Starinsky, ReStore St Clair Superior, and Cindy Janis, Downtown Kamm's Corners, presented "Successfully Marketing Your Retail District". They discussed the award winning "Got It! in the Neighborhood Campaign" (complete with quiz questions and miniature Christmas Story Leg Lamps) and the Year of the Dog project which received coverage regionally. Comments from attendees included:

**"Kathyne and Melissa were passionate, knowledgeable, very hands on, understand markets they are working in."**

**"All speakers were great"**

**"Panel exceeded my expectations."**

**"Innovative ways to market commercial districts."**

**"Cleveland speakers very well prepared."**

Cathy Sabolik, ReStore Manager of Cudell's Lorain Station Historic District presented the Cleveland Neighborhood Safety Strategy. Again, audience response was outstanding:

**"Well organized, excellent models to follow. Research and planning led to solid outcomes"**

**"Powerful use of maps"**

**"Cleveland example of crime inventory and mapping was helpful"**

And the crowning comment to sum up everything:

**"ReStore Cleveland is doing amazing things—I've seen them is several other great sessions this year!"**

ReStore Tremont was featured in a CD produced by LISC entitled "Profiles in Success" that was unveiled at the Urban Forum. Former ReStore Manager Walter Wright addressed the audience about his experiences as a ReStore manager in Tremont. Finally, Restore Cleveland was also well represented in a *Toolbox for Urban Revitalization*, a comprehensive handbook addressing all aspects of urban retail district revitalization. Thank you to all managers, past and present, for representing Cleveland in such an outstanding way.

February 2007

## Member News

### Kamm's Corners e-newsletter

Kamm's Corners is a happening place! Subscribe to their monthly e-newsletter and find out what's going on. You can "opt-in" to receive the e-newsletter at [www.kammscorners.com](http://www.kammscorners.com).

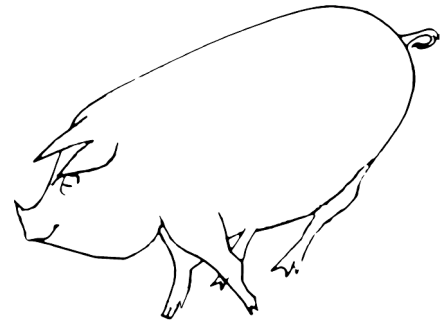
## On February 18, 2007, YEAR OF THE PIG will begin...

St. Clair Superior Development Corporation will turn the neighborhood streets into a forum for public art, creativity and innovation. Pig sculptures, transformed into unique works of art by artists challenged and inspired by cultural influences, their personal history, and their own interpretation of the pig as an object of art, will be placed throughout the neighborhood the week following Memorial Day. The sculptures will remain on public display until the week before Labor Day. Over 143 design proposals were received.

Most exciting is that **Viktor Schreckengost** designed the pig that will be used to create the base sculpture. Known as "America's Da Vinci," Mr. Schreckengost, is a recipient of the

**National Medal of Arts** honoring his lifelong achievements

"Viktor Schreckengost's work will attract visitors from around the region. While in St. Clair Superior, we hope they will support our local businesses and find reasons to come back," said Jamie Blackson Baker, Executive Director of SCSDC.



Each pig sculpture will be sponsored by local businesses, agencies and other community supporters. Sponsorships are selling quickly! There are only a few more sculptures left for sponsorship.

For further information regarding the project, go to [www.stclairsuperior.org](http://www.stclairsuperior.org) or contact Kathyne Starinsky at 881.0644.

For further information regarding the project, go to [www.stclairsuperior.org](http://www.stclairsuperior.org) or contact Kathyne Starinsky at 881.0644.

## Cuyahoga Community Land Trust Offers Homebuying Subsidy in Cleveland

Thanks to funding from the City of Cleveland's Housing Trust Fund (HTF), the non-profit Cuyahoga Community Land Trust can bring a substantial subsidy (20%) for Land Trust homebuyers making eligible home purchases in City of Cleveland neighborhoods. The Land Trust Homebuyer Initiated Program (HIP) can benefit homebuyers with household income at or below 80% AMI depending on household size (i.e. \$34,350 for one-person household, \$48,100 for household of 4).

Because the HTF subsidy can be used for eligible home purchases in neighborhoods *throughout* the city of Cleveland, the Land Trust is requesting Cleveland CDCs to notify them of eligible homes that a CDC and/or its partner rehabbers/developers are producing or planning. Specifically, on behalf of current mortgage ready buyers, the Land Trust is seeking newly built or newly substantially rehabbed single family homes or fee simple townhomes. Rehabs should be in the \$80,000-\$110,000 market price range, and new construction through the mid \$150s market price.

Basically, the Land Trust helps a potential homebuyer learn more about homeownership, get well-prepared, and qualify for a prime mortgage loan from a traditional lender; then purchases the newly built or newly rehabbed property from the developer at the market sales price, then applies the HIP subsidy when the Land Trust sells the home to the Land Trust homebuyer at a 20% discounted price.

Land Trust homeownership is unique because the homeowner owns the home, but the Land Trust owns the land. The homeowner has full, exclusive use of the land through a 99-year land lease (which can be renewed, or passed on to heirs). The Land Trust subsidy is not a second mortgage and does not need to be repaid. The homeowner

builds equity as any other homeowner. Upon resale, a portion of neighborhood appreciation is added to the homeowner's equity, while a portion stays with the land, effectively "recycling" the subsidy for future Land Trust homebuyers.

The Land Trust is happy to explain this unique program to potential clients, CDC staff, constituents, and development partners. Information on the Land Trust is also on our website, [www.CCLandTrust.org](http://www.CCLandTrust.org) or by contacting the Land Trust by phone (334-1620), fax (281-2506) or email ([dhonsa@ccLandTrust.org](mailto:dhonsa@ccLandTrust.org)).

### NONPROFIT AWARDS CALL FOR NOMINATIONS

The Mandel Center for Nonprofit Organizations at Case Western Reserve University invites nominations for the **2007 Leadership in Nonprofit Management Award** presented to an individual with an outstanding record of leadership and the **2007 Organization Innovation Award** presented to an organization with an outstanding record of innovation.

Community members familiar with the work of an outstanding nonprofit leader or organization are encouraged to submit a nomination. Nomination forms and detailed nomination guidelines for both awards are available by visiting the Mandel Center website at [www.case.edu/mandelcenter/nonprofitawards](http://www.case.edu/mandelcenter/nonprofitawards) <<http://www.case.edu/mandelcenter/nonprofitawards/>> .

All nominations must be received by Wednesday, February 28, 2007, at noon. The awards will be presented at the Mandel Center Nonprofit Awards Luncheon on Wednesday, June 6, 2007.

## COMMITTEE CORNER

**Retail Commercial Support Initiative:** Hugh Kidd chaired the January meeting, which included a discussion with Eric German, Director of the Fabulous Food Show and Jeremy Levine, Event Services Manager for the I-X Center, about a new feature to be added in 2007, Taste of the Neighborhoods. A subcommittee was formed to develop the idea and present to the committee in February. Other agenda items included updates for the Safety program including the City Council hearing on surveillance cameras and progress of the safety audits.

**Housing Committee** At the January meeting, John Wilbur, Assistant Director of Cleveland's Department of Community Development, presented a housing market typology for Cleveland's neighborhoods, and explained how this analysis was a basis for the City's recently released strategy for development and revitalization. Representatives from CRS, NHS of Greater Cleveland, CASH and the City distributed information about their respective home repair products.

**Monday, February 5** - A program observing National Consumer Protection Week will be held at Nottingham Library, 17109 Lake Shore Blvd. Includes presentations and workshops to empower and encourage participants to get the information needed to make wise purchase decisions, avoid scams, and know their rights. For more information call (216) 443-4354.

**Thursday, February 8** - ULI Cleveland presents, "The Vision-The Challenges-The Development: Steelyard Commons", on site in the Best Buy in Steelyard Commons. Speakers are: Mitchell C. Schneider, President, First Interstate Properties, Ltd.; Todd S. Davis, Chief Executive Officer Hemisphere Development LLC, Brooke Furio, City of Cleveland Land Revitalization Manager, & Annette Stevenson, Partner, Ariel Ventures, LLC. Registration is at 3:30 P.M. with reception to follow. For website registration information: Go to the "calendar" link at [Cleveland.uli.org](http://Cleveland.uli.org).

**Sunday, February 11** - Arts Renaissance Tremont—Pilgrim Congregational Church, 2592 West 14th will present Lorraine Manz, mezzo-soprano; Karen Ritscher, viola; James Howsmon, piano performing works by Leoffler, Reutter and Brahms at 3:00 P.M. Admission by freewill donation. For concert information visit: [www.artconcerts.com](http://www.artconcerts.com)

**Tuesday, February 13** - Greater Cleveland Minority Business Association will hold a luncheon with special guest speaker Jim Rokakis, Cuyahoga County Treasurer, who will provide an update on foreclosures. This event will be held at The Union Club, 1211 Euclid Avenue. Registration 11:30 A.M., Lunch at Noon. Members \$30 in advance, \$35 at the door. Non-Members \$40 in advance, \$45 at the door. Students with ID \$25 in advance, \$30 at the door. You may access the registration form by visiting the web site <http://www.gcmba.net/LuncheonRegForm.pdf>.

**Wednesday, February 14** - Complete Streets Audio Conference, 124 West Washington Street, Medina and NOACA, 1299 Superior Avenue, Cleveland. See [www.ohioplanning.org](http://www.ohioplanning.org) for more information.

**Thursday, February 22** - "Promoting Tourism in Your Community: Getting the most out of the assets in your community" will be presented by the Medina County Department of Planning Services, 124 W. Washington Street, Medina. To RSVP or for additional information, please contact [llsmith@medinaco.org](mailto:llsmith@medinaco.org) (330) 722-9219.

## CNDC Calendar

NEIGHBORHOOD SAFETY COMMITTEE	2/21	1:30 P.M.
BOARD OF TRUSTEES	2/27	9:00 A.M.

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

*Removed Pictures*

ReStore Managers present workshops at LISC's 2006 Urban Forum.  
*See related story on Page 5*

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**  
**Rob Curry**  
**Tim Tramble**  
**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

**Colleen Gilson, 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.