GOING PLACES

JOB CHANGES

ARCHITECTURE

CBLH DESIGN: **Emily Kocinski** to interior planner.

CUPKOVIC ARCHITECTURE LLC: **Michael B. Nilsen** and **Eric J. Greenberg** to design associates; **Bud R. Perry** to senior design associate; **Jason R. Colon** to project designer.

MBI/K2M ARCHITECTURE INC.: **Susan Base** to architectural intern; **Pamela Giesler** to administrative assistant.

PERSPECTUS ARCHITECTURE: **Timothy E. Huffman** to project director; **Michael Ritzenthaler** and **Clint Luikart** to project associates.

FINANCE

WESTERN RESERVE BANK: **David A. Donaldson** and **Hope Krueger** to vice presidents, commercial lending.

FINANCIAL SERVICE

BARNES WENDLING CPAS LLC: **Timothy G. Ischay** to senior tax specialist; **Laurie A. Gatten** to senior manager; **Michael D. DiFilippo** to staff accountant.

CIUNI & PANICHI INC.: **William M. Schneider** to staff accountant.

EDWARD JONES: **Nickol Wilson** to branch office administrator.

KPMG LLP: **Joe Lewandowski** to senior manager; **Lucas Nicely, Vier Rutenbergs** and **Jim Simon** to managers.

MCMANAMON & CO.: **Donna J. Ziehm** to audit supervisor; **Lynna R. Donofrio** to senior associate.

PEASE & ASSOCIATES: **Chris Brill** and **Sybil Feightner** to staff accountants.

INSURANCE

ZURICH: **Charles Adamczyk** to business development manager; **Marcy Croyle** to sales account executive.

LEGAL

BAKER HOSTETLER: **Steven M. Dettelbach** to partner.

MCDONALD HOPKINS CO. LPA: **D. Joshua Smith** to associate.

ROETZEL & ANDRESS: **Ronald C. Stansbury, Ezio A. Listati** and **Suzanne Kleinsmith Saganich** to partners.

ROLF & GOFFMAN CO. LPA: **Anne K. Biggers** to associate.

TAROLLI, SUNDHEIM, COVELL & TUMMINO LLP: **John A. Yirga** to associate.

MANUFACTURING

CLEVELAND-CLIFFS: **Joyce Waschura** to assistant treasurer.

GE ADVANCED MATERIALS, QUARTZ & CERAMICS: **Ray Kolberg** to president, CEO.

TREMCO INC.: Roofing and Building Maintenance Division, **Caroline Brichford** to vice president, controller; **Craig Nelson** to vice president, construction operations, North America.

MARKETING

ZIG.MARKETING: **Kay Creekmore** to account director; **Amanda Southworth** to account strategist.

NONPROFIT

BOYS & GIRLS CLUBS OF CLEVELAND: **Ron Soeder** to president.

FAR WEST CENTER: **Jane Spiegelberg** to director, program development; **Anne Coppington Paine** to compeer program coordinator; **Wendy Stone Scott** to mental health therapist/counselor.

GREATER CLEVELAND COUNCIL, BOY SCOUTS OF AMERICA: **Phillip Bufford** to Heritage District executive; **David Kruse** to finance director.

REAL ESTATE

HOWARD HANNA SMYTHE CRAMER: **Gerald M. Villani** and **Sheila Batheja,** Strongsville, to sales associates.

KELLER WILLIAMS REALTY INTERNATIONAL: **Sylvia Incorvaia**, Strongsville, to sales associate.

BOARDS

INTERNATIONAL ASSOCIATION OF ADMINISTRATIVE PROFESSIONALS, DOWNTOWN CLEVELAND CHAPTER: **Sandra C. Slaughter** (Sustin, Bartell, Waldman & Fergus LTD) to president; **Virginia K. Bevans** to president-elect; **Jean Webber** to vice president; **Daniele Sturgill** to treasurer; **Pam Bush** to secretary.

LEGAL AID SOCIETY OF CLEVELAND: **Patricia Poole** (Baker Hostetler) to president; **David Kutik** and **Edward Icove** to vice-presidents; **Carole Heyward** to secretary.

AWARDS

AKRON COMMUNITY FOUNDATION: **Ronald J. Fowler** received the Bert A. Polsky Humanitarian Award.

COMMUNICATIONS CONCEPTS INC.: **Lois Bowers** and **Thomas Rask** (Case Western Reserve University School of Medicine) received a 2006 Award for Publication Excellence.

CUYAHOGA COUNTY COMMUNITY MENTAL HEALTH BOARD: **William Wortzman** received the Hands Award for Family Involvement.

JEWISH FAMILY SERVICES ASSOCIATION: **Cary Root** (American Logistics Group) received the 2006 Norman J. Danzig Award.

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Chicago: Others seeking to grow presence

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reasons, they say.

Analysts said the biggest obstacles in Chicago for National City, which has announced seven acquisition deals since 2004, are a lack of potential deal partners; an unwillingness by many Chicago banks to sell; and fierce competition by rival banks over the few targets that might be available.

"It is a difficult market," said Fred Cummings, a bank analyst at KeyBanc Capital Markets in Cleveland. "It is a still highly fragmented market. Larger banks don't have really very much in the way of market share there as they do in other markets."

In a market with no one dominant bank, National City ranks No. 10 in deposits in Chicago, according to the Federal Deposit Insurance Corp. National City Bank of the Midwest, based in Bannockburn, Ill., which is 29 miles from Chicago, has total domestic deposits of $18.9 billion, according to the FDIC.

The bank currently has 58 offices in Chicago. Mr. Daberko last April said that number could potentially more than double to 125 offices, though he did not provide a time frame for doing so.

Breaking away from the crowd is something Mr. Daberko wants to do, having previously said he would like to see National City rank among the top five banks in terms of deposits in Chicago. But a problem facing National City is that the bank isn't the only one seeking to grow through acquisitions, said Azim Nakhooda, chief financial officer at Cedar Brook Financial Partners in Pepper Pike.

"They're essentially a regional bank, so they've been able to find deals in less competitive markets where the big sharks aren't playing as much," he said.

Mr. Cummings said the big banks with which National City might be contending for acquisitions include Royal Bank of Scotland (which bought Charter One Bank of Cleveland in August 2004 through its Rhode Island-based Citizens Financial Group Inc.), Bank of Montreal and JPMorgan Chase.

Still, Mr. Nakhooda and others said National City has the capital to compete with the big players — if it can locate a candidate to fight with competitors over.

National City is on the lookout for large community banks, said Charles R. Crowley, managing director of investment banking with Ryan Beck & Co. in Pepper Pike. In Chicago, he added, that's only a handful of banks.

And the cost of buying a Chicago bank would be at least as much, and possibly more, than what National City paid in Florida. The experts said National City likely would have to spend $1 billion to $2 billion to buy a bank in the Chicago area.

This would come after National City paid a total $2 billion in cash and stock to acquire Florida-based banks Harbor Florida Bancshares Inc. and Fidelity Bankshares Inc. Also, National City last week picked up West Conshohocken, Pa.-based investment bank SSG, which also has an office in Cleveland, for an undisclosed price.

Despite the price tags attached to those transactions, the consensus is that National City still has the capital to pursue more buys.

"They'll be competitive because these are deals that are smaller," Mr. Cummings said.

While it might be difficult to expand via acquisition in Chicago, the industry observers agreed that it would be unwise for National City to give up on Chicago. Though the market doesn't have as strong a growth potential as Florida, there are plenty of potential customers on both the commercial and consumer side for National City that should help convince the bank to keep Chicago in its plans, they said.

"I'm sure they'll have the opportunity over the next several years to get there," Mr. Crowley said.

But while acknowledging that deals don't happen every week, Mr. Nakhooda said he is surprised that National City hasn't done anything in the city after making so much noise about Chicago earlier this year.

"Maybe it does raise an eyebrow," he said.