

A professor at the University of Texas at Arlington has designed a miniature windmill that could provide enough energy to power a wireless Internet sensor. H3

REGION

4 named new directors of Regional Chamber



YOUNGSTOWN — The board of directors of the Regional Chamber has named these new members: John Donahoe, complex manager at General Motors' Lordstown

plant; Thomas Ploughe, general manager of Excel Extrusions in Warren; David Trabert, general manager of WYTV in Youngstown; and Stephanie Shaw, local market manager for Sprint in Warren.

Directors reappointed to new terms were Walter Pishkur, president of Aqua Ohio; Dr. Ajit Kumar, president and chief executive of Microsys Computing; Timothy Rupert, president and chief executive of RTI International Metals; and Bob Shroder, president and chief executive of Humility of Mary Health Partners.

Integrity Wireless opens store on Mahoning Ave.

AUSTINTOWN — Integrity Wireless has opened at 5468 Mahoning Ave.

The store offers wireless phone service from T-Mobile and Verizon Wireless and phone accessories.

The business is open from 10 a.m. to 7 p.m. Monday through Saturday.

NATION

Increased costs cited by finance professionals

NEW YORK — As 2005 was a bit of a muddled year for the U.S. economy, this year could be more of the same, according to a survey of finance professionals.

About half, 51 percent, said they expect the economy to grow modestly this year. About 47 percent said they expect business conditions to improve in 2006, while 41 percent said they expect the results to be about the same as last year.

The biggest concern? Increased costs. Almost all of the 663 financial pros — 95 percent — said they expect higher interest rates this year, and 82 percent predicted continuing increases in energy costs.

Solid majorities also predicted higher inflation, further boosts in the U.S. trade deficit, sharper competition from abroad and higher business investment.

The data are from a survey conducted between Nov. 30 and Dec. 10 by the Association for Financial Professionals, based in Bethesda, Md. It has about 14,000 members.

Here's how to get a bigger paycheck

NEW YORK — For many workers, pursuing a pay raise is perilous terrain. As companies squeeze costs, many employees never see one. But if you're determined to get your paycheck fattened, there are some substantive steps you can take in preparation.

Adecco Staffing North America, a unit of Adecco SA, the Swiss-based temp-staffing giant, has a few tips:

- Set a timeline. You need this for your goal, to help assess what you need to accomplish.
- Raise your profile. Consider yourself an internal brand whose profile needs to be raised in the organization. You may need some self-promotion.
- Demonstrate commitment: Show how you have assumed new projects and assignments, acquired new skills and furthered your education or training. The bosses need to see precisely how you add value.
- Ask. Few raises come from mere supervisory benevolence. You need to pitch your case and ask. If the answer is no, ask what you need to achieve to qualify for the raise or promotion.

From Vindicator staff and wire reports

STOCK LISTING

Of local interest

STOCK, DIVIDEND	BID	ASKED
Aqua America, .57	28.09	28.34
Avallon Holdings	4.36	5.28
Clear Channel, .75	32.37	32.91
Cortland Bancorp, 3%Stk+.88	18.00	19.00
Delphi Automotive, .06	3.95	3.99
Falcon Foundry	9.50	NA
Farmers Nat. 2% Stk+.64	12.30	12.35
First Energy, \$1.72	50.94	51.16
FirstMerit Corp., \$1.12	26.28	26.54
First Niles Financial, .64	16.00	16.25
First Place Fin., .56	24.55	26.19
FNB Corp., .94	17.46	17.53
General Electric, .88	35.40	35.47
General Motors, \$.2	20.75	20.79
Key Corp., \$1.30	33.79	34.30
LaFarge, .96	60.29	61.27
Federated Dept. Store, 1.00	69.04	70.86
National City Corp., \$1.48	33.89	34.89
Parker Hannifin, .92	71.70	71.95
RTI Intl. Metals	41.57	42.39
Rural/Metro	8.96	9.05
Simon Property Grp., \$2.80	80.28	80.82
Sky Financial Grp., .88	28.29	28.60
Stoneridge	6.50	6.60
Toront Inc.	2.50	NA
United Community Fin., .33	11.76	12.60

Selected prices at 4 p.m. 01/06/06. Provided by Butler, Wick & Co. Not to be construed as an offer or recommendation to buy or sell any security.

MAD MONK'S SALSA



The Vindicator/Jean Neice

THE MAD MONKS THEMSELVES: Bill Watterson, left, and Craig Warden say their Mad Monk's Holy Smoke Salsa & Cooking Sauce is good for more than just tortilla chips. The salsa, which is Watterson's own recipe, is winning fans throughout the Valley and beyond.

A fresh approach leads to company's hot sales

The product's creator is pushing for a retail expansion.

By **DON SHILLING**
VINDICATOR BUSINESS EDITOR

Salsa on pirogis? How about salsa on macaroni and cheese?

If that sounds like madness, then you have to meet Bill Watterson, a Youngstown resident who is the creator of Mad Monk's Holy Smoke Salsa & Cooking Sauce.

In his slightly zany style, Watterson insists his salsa is for more than chips.

"My mom uses it to make corn bread," he said. "It's for anything you can imagine. Of course, you wouldn't want to put it on cinnamon rolls." "Except," interjected his partner, Craig Warden. "He does."

Watterson just laughed. He's laughing a lot these days as something that's beyond his wildest dreams is taking place. The salsa that he created in his kitchen 18 years ago now is being sold to others.

In the Valley

Mad Monk's salsa is on the shelves at eight retail stores in the Mahoning Valley, including Nemenz IGA stores, and is served at four local restaurants.

Ghossain's Mid-East Bakery in Boardman was the first retailer to take delivery. Joe Ghossain, company treasurer, said his family likes it so much that he's been taking jars home.

"I noticed the people that are buying it are repeat customers, so the people who are trying it are liking it," he said.

Sales of the \$3.99-a-jar salsa have been strong enough that Watterson and Warden say they are breaking even on the project even though production just started in August.

They're sure bigger things are yet to come. In December, a distributor for Sparkle stores from Cleveland to Pittsburgh agreed to begin carrying it. Watterson has been meeting with store owners to let them know about the product.

Watterson said he just lets the store owner taste the salsa.

What sells it

It's the freshness of the peppers, onions and other ingredients that sell the sauce, he said.

Many national brands use preservatives or thickeners in their sauce, but Watterson won't do that because he thinks they mask the taste of the vegetables.

Other brands often use an extract from the peppers to give their salsa a spicy hot taste, he said.

Watterson said his recipe calls for the peppers themselves to be used, and he travels to the bottler every time a batch of Mad Monk's salsa is made so he can taste the peppers for himself. That way, he can make adjustments to be sure the salsa has the taste he wants.

He also tastes the salsa several times during the production at Stello Foods in Punxsutawney, Pa., which packages foods for more than 100 companies.

Warden said it takes such dedication to be sure that the salsa produced at Stello is the same as the salsa from his partner's stove. Stello prepares 150 gallons each of the Mad Monk's hot, medium and mild salsas on every production run.

On the business side
Warden said he is a "salsa freak"

See Salsa on Page H2



TYPES FOR ALL TASTES: Mad Monk's Holy Smoke Salsa & Cooking Sauce, which comes in mild, medium and hot, is being sold in eight local retail stores and is served at four local restaurants.

HIGH-END GUITARS

Looking to break mold, designer offers new ax to grind

The product designer has presented a challenge to Fender and Gibson.

LOS ANGELES TIMES

Good looks helped RKS Guitars make the cover of *BusinessWeek* this summer, when the Oxnard, Calif., company's futuristic, lime-green guitar was showcased in the magazine's annual design issue.

Whether the guitar will ever make the cover of *Rolling Stone* — or at least find a niche in the fast-growing electric guitar market — is another story.

Nearly all of rock's famed six-string slingers play models made by Fender Musical Instruments Corp. or Gibson Musical Instruments, making these

guitars the dominant choices for players who can afford \$1,000 and up for a premium ax.

The odds of cracking this stranglehold? "Every year there are a bunch of guys who try," said Ken Daniels, owner of Truetone Music in Santa Monica, Calif., which specializes in high-end guitars. "And every year, most of them drop like flies."

About the designer

Ravi K. Sawhney said he wasn't thinking about the long odds when he decided to get into the guitar business — he was simply excited about the chance to break the mold.

A prominent product designer, Sawhney's RKS Design in Thousand Oaks, Calif., has created the look of photo printers for Hewlett Packard

Co., cell phones for Nokia and vacuum cleaners for Sears, Roebuck and Co.'s Kenmore brand.

About five years ago, one of his designers started working up a new pattern for an electric guitar. Sawhney was taking guitar lessons at the time and decided to green-light the project.

"I can't say we sat down and studied and analyzed the failures of the past," said Sawhney, 49.

Rocker Dave Mason (Traffic), whom Sawhney met through mutual acquaintances, came on board early on to help with the design and tone. More recently, software entrepreneur Dale Jensen, the majority owner of the Arizona Diamondbacks and a rock 'n' roll enthusiast, provided additional funding.

Last year, the company opened a factory in North Carolina and shipped 300 guitars, Sawhney said. But he was making continuing changes in the design, and wanted the plant closer to his design studio. In June, RKS opened the Oxnard factory, getting a boost soon thereafter from the *BusinessWeek* cover.

Won an award

The guitar was the second-place winner in the Disruptive Design category, with the judges pointing to the instrument's unusual "open architecture" look, in which the electric pickups appear to float in the middle of a high-tech body.

Despite the acclaim, however, the company is in its infancy. Its 15-worker factory turns out just eight guitars

BOGUS JOBS

Don't fall for ads offering high pay

The government is cracking down on job offers that are actually scams.

THE RECORD (HACKENSACK N.J.)

HACKENSACK, N.J. — For consumers stuck in a minimum-wage job or faced with lots of holiday bills, ads promising high wages or requiring little work might seem appealing.

But before signing up, make sure you won't be the victim of a scam. In the past two months, the Federal Trade Commission has cracked down on several companies making bogus job offers, and history tells us that new ones will pop up as quickly as the old ones go away.

Whether tacked to a telephone pole, tucked away in the classified ads or trumpeted in an infomercial, bogus ads come in three basic categories — and you're the loser in each: They seek referral fees, they want you to invest money or they're part of a pyramid scheme.

Recent lawsuit filed

The classic referral-fee scam was at the center of an FTC suit filed last month against three companies that made false promises about high-paying jobs with the U.S. Postal Service. The companies were based in Michigan, but they operated nationwide.

In its complaint, the FTC accused the companies of running misleading classified ads in employment guides and newspapers. The ads, adorned with American flags and bald eagles, led consumers to believe that the companies were hiring for postal jobs and were endorsed by or connected with the Postal Service.

That was not the case. With promises of postal jobs paying \$16.20 to \$39 an hour, the ads were in fact selling a home study guide — for \$129.90 or \$139.90, plus \$19.90 for shipping and handling — that promised to help applicants pass a postal exam.

But the exam required for many entry-level jobs is usually offered only every few years. And there are no job placement guarantees, as promised by the three companies, Success Express Inc., Exam Resource Center Inc. and Occupational Advancement Center Inc.

A U.S. District Court judge issued a restraining order against the companies and froze their assets, but you can be sure you'll continue seeing ads promising to ease your way to high-paying jobs.

Bogus opportunities

And don't be fooled by ads for bogus business opportunities, such as vending machine franchises or envelope stuffing, two of the most popular

See Bogus on Page H2

JOB OR RIP-OFF?

How to tell

Tips from the Federal Trade Commission on evaluating job opportunities:

Look at the ad carefully. If it claims buyers can earn a certain income, it must give the number and percentage of previous purchasers who did so.

Always get earnings claims in writing.

Interview previous buyers in person, preferably where their business operates.

Contact the Division of Consumer Affairs and the Better Business Bureau to see if others have had problems with the company.

Consult with an attorney, accountant or other business adviser before paying any money or signing any papers.

Take your time and resist high-pressure sales tactics.

See Guitars on Page H2

BUSINESS

CAROL KLEIMAN



Employee benefits improve

What's ahead this year for working people who want to have a life — and a job?

The answer may lie in whether you work for a large or small firm, according to a recent national study of employers by the Families and Work Institute, based in New York.

"Small businesses are helping to drive changes in the structure of work, offering employees more opportunities for workplace flexibility, while large employers are providing more benefits that have direct costs," according to the report.

Small businesses, those with 50 to 99 employees, are offering more flexibility than larger companies when it comes to returning to work after childbirth or adoption, time off from the regular workday for continuing education and phasing into retirement.

Large businesses — those with 1,000 or more employees — are offering such benefits as 401(k) retirement plans, on-site and backup child care, and employee assistance programs.

Flexible changes

"Most of these changes that make work really work for employers and employees appear to be here to stay," is the reassuring observation of Ellen Galinsky, president and co-founder of the institute.

"In no case was there a statistically significant decrease in flexibility now offered."

New benefits include longer leave for new fathers, health insurance for unmarried partners and elder-care resources.

Most employers do not offer benefits just to make workers happy. In fact, 47 percent report they do so to recruit and retain employees, and 22 percent say they want to increase productivity and loyalty.

The report also suggests that major obstacles to more work/life programs in the coming year are cost and that only 31 percent of the companies studied report that management supports advocates of flexible working arrangements in their organizations.

And that, of course, is a problem. The new year presents familiar challenges for women of color.

"There is a stubborn lack of progress in promoting women of color to senior management positions," according to the Network of Executive Women, a Chicago-based nonprofit organization of women in the consumer products and retail industry.

"Executive women of color are a vastly underutilized business resource."

Sexism persists

Will the old story of women of color being "in the pipeline" for promotions continue to be offered as an excuse by management in 2006?

"We've run out of excuses," said Trudy Bourgeois, president and CEO of the Center for Workforce Excellence in Plano, Texas. "It's not a pipeline issue. It's an emotion issue. It's about the willingness of people to change. A lot of lip service is being paid ... but in order to thrive, organizations must fully engage every employee and fully serve every consumer."

Some things don't change: After Lawrence H. Summers, president of Harvard University, shocked people with his derogatory comments about women in science and engineering, another negative voice was heard: Neil French, worldwide creative director of WPP Group, voiced the same opinions about women in advertising.

French had the decency to resign; Summers did not.

And the sexist attitude expressed by these top leaders that care-giving responsibilities render women ineffective won't abate in 2006 unless employed women and their organizations do something about it, according to Deborah M. Kolb, professor at Simmons College of Management in Boston.

Kolb, co-author of "Her Place at the Table: A Woman's Guide to Negotiating Five Key Challenges to Leadership Success" (Jossey-Bass, \$27.95), says these putdowns "lead to limited opportunities and turnover." In response, women, therefore, must "proactively negotiate for their own opportunities. Companies need to pay attention to inequities in the assignments they give."

"They can also be more creative in the way they structure work, so that people can better manage their work and personal lives."

Carol Kleiman is the workplace columnist for the Chicago Tribune. Send e-mail to ckleiman@tribune.com.

GROCERY STORES

A new spin on rotisserie chicken

Food companies plan bold new flavors to reignite interest in the birds.

SALISBURY, Md. (AP) — Has rotisserie chicken, once the darling of the grocery store, lost its sizzle?

The ready-cooked birds flew off grocers' shelves in the 1990s, but sales have begun leveling off, industry estimates show. A growing number of grocers worry customers are getting a little bored of the chickens, even in lemon pepper or barbecue flavors, and they're throwing new meats on the skewer. Coming soon: rotisserie pork loins and beef.

"You don't want to eat chicken every day," said Barry Loy of Supermarket Operations, an eight-store grocery chain based in Mississippi. His stores still sell rotisserie chickens, but now they're experimenting with hot baby-back ribs, smoked sausage and ham. "It's probably growing faster than the chicken," he said of the beef and pork, even though they cost more.

The competition from other meats has not gone unnoticed by chicken producers. Although about 750 million rotisserie chickens were sold in 2005 — two-thirds of them in grocery stores — sales growth of the birds was just about 3 percent, about the same as chickens overall, according to the National Chicken Council, based in Washington, D.C.

"It was growing in the double digits there for a while," said the council's vice-president, Bill Roenigk.

Purdue kitchens

The slackening growth is being tackled in a test kitchen in Salisbury, headquarters of Perdue Farms Inc., the nation's third-largest chicken producer.

Cutting into a steaming chicken nearly black with a spice rub of garlic, basil, rosemary and oregano, Perdue product marketing manager John Moore says shoppers still love rotisserie chickens. They just want their birds to have more zip.

"We're thinking more robust fla-



Associated Press

SPICING IT UP: John Moore, product marketing manager for Perdue Farms Inc., shows new flavors of rotisserie chickens at the company's innovation center in Salisbury, Md. At Perdue Farms Inc., chefs are tinkering with new chicken marinades in hopes of boosting demand for rotisserie chickens.

vors," Moore said. "Americans are becoming more sophisticated in their palates."

So Perdue is rolling out a spicier Italian flavor, called Tuscan, and has already tested a new line for Latino shoppers, called Perdue La Cocina.

Regional flavors

One large grocer, Cincinnati-based Kroger Co., has regional chicken fla-

vors such as tandoori and apricot glaze. Company spokesman Gary Rhodes said the grocer hasn't ruled out selling other rotisserie meats, though.

"We believe there may be opportunities to expand into other fresh meats," Rhodes said.

Andy Seymour, a vice president of sales and marketing for Perdue's deli

line, conceded that the rotisserie chickens offered in grocery stores haven't changed much since the concept took off more than a decade ago.

"There's not a been lot of new flavors in that category, and there's a real need for that," he said.

It didn't used to be this way. Starting in the late 1980s, fueled by the popularity of rotisserie chickens in restaurants such as Boston Market, chicken processors started pre-marinating birds so grocery stores could join the trend. A few years later came different flavors — cue the lemon pepper and barbecue — and time-pressed shoppers snapped them up for easy dinners.

"It answers the question, 'What's for dinner?'" said Perry Fleming of Jubilee Festival grocery stores in Minnesota and Wisconsin. "There's very little time involved with taking them home and serving them. People see it as healthy and convenient."

Needs effort

But maybe grocers haven't done a good job selling the birds, said food industry analyst Phil Lempert, editor of SupermarketGuru.com.

"It has to be theater," Lempert said, noting that high-end stores that keep their rotisserie cases gleaming, sometimes with shooting flames, have maintained sales growth of rotisserie birds.

"In traditional supermarkets, you look at that rotisserie case and you get sick to your stomach. They haven't done a good job keeping it clean and making it appealing," Lempert said.

And new meats will give chickens more competition. Lempert noted the Brazilian steakhouse fact that has people packing restaurants that serve hot cuts of steak and pork.

"We're going to see more rotisserie everything," he said.

At Food Lion, a North Carolina-based chain of 1,220 grocery stores, spokesman Jeff Lowrance said rotisserie chickens are still popular, though the grocer is considering adding other meats, perhaps in 2006.

"You want to offer things customers want," Lowrance said.

BOGUS

Continued From H1

work-at-home scams.

A lawsuit filed by the FTC in November was typical in many ways, but with a twist.

The case involved USA Beverages Inc., which advertised franchises for coffee display racks. The cost was \$18,000 to \$85,000 for a franchise, and the company promised that investors would make no less than \$1,055.60 per week with a 13-rack system.

The claim was untrue, and the references provided "were simply shills, paid by the company for endorsements," the FTC said.

What made this case unusual is that the company with the All-American name was actually operating out of Costa Rica, using Voice over Internet Protocol and shell corporations to con consumers.

Here, too, the federal court issued a temporary restraining order, effectively shutting the company down and freezing its assets.

Pyramid schemes

The other favorite is multilevel marketing, which is a business school term for a pyramid scheme in which each participant's success is based on recruiting new investors.

One recent case involved a Maryland woman, who was a high-level distributor for Trek Alliance, a company that sold water filters, cleaning supplies, nutritional supplements and beauty aids.

In the settlement announced in October, the FTC said recruits were promised high-paying marketing jobs.

But few ever made the six-figure salaries featured in some ads because the main sales pitch was to recruit new salespeople, the FTC said.

Recruits would pay about \$45 for a starter kit, and in many cases, shelled out at least \$2,000 for Trek products.

In addition, many paid hundreds or thousands of dollars to attend training events that focused on recruiting new members. Selling products was secondary.

The FTC Web site is a great place for advice on a variety of business opportunities.

Go to ftc.gov/bcp/menu-fran.htm and pick from the list of topics.

GUITARS

Continued From H1

have Fenders and Gibsons, giving RKS — at least in theory — a shot at customers looking for something new and different.

"A golfer might have one set of clubs, a person into fishing might have a couple different rods," said Paul Majeski, publisher of *Music Trades*. "But you never find a serious guitar player with just one or two guitars. They have a trading-card mentality."

"RKS already has something going," he added. "They are already ahead of where most companies are at this point. The odds are not insurmountable."

But they are daunting.

SALSA

Continued From H1

but his main jobs are to enjoy Watterson's creation and handle the business affairs of Mad Monk's. Warden used to own Warden Electric. He merged with Geller Electric and then sold his stake in that company two years ago to become training director of an apprenticeship program.

Watterson said it's no wonder he never tried to take the salsa to market before he met Warden. The governmental regulations, especially on a food product, and legal issues have been overwhelming, he said.

"I've never been accused of being a good businessman. I'm a cook," he said.

A native of Findlay, Ohio, Watterson, 54, literally followed his wife, Sheryll, around the world. She was a Navy corpsman. In different areas, he ran two restaurants and a sausage-making company and advised companies how to set up restaurants on a Naval base.

When his wife retired in 1999, they picked Youngstown as a home because of the inexpensive housing.

How it came to be

Watterson kept making his salsa, and in 2003 he met Warden, 50, of Boardman, as both men were setting up for a festival at St. Luke Church in Boardman. The conversation turned to food, and Warden said he had to try Watterson's creation.

Warden suggested right away that the salsa was good enough to market, and they were encouraged by their pastor, the Rev. Joe Fata of St. Luke. He also became the prime taste-tester as Watterson developed the mild and medium salsas to complement his 18-year-old recipe for hot salsa.

After creating the two new recipes, one problem remained.

"We were giving ourselves migraine headaches trying to come up with a name," Watterson said.

Father Fata suggested they market themselves as the Mad Monks and created the tongue-in-cheek legend of the Mad Monks on the company's Web site at www.madmonksbrand.com.

"We're trying to keep it fun," Watterson said.

How could he not be having fun? After 18 years of being able to share his creation with only his friends, he now is relishing the wider audience.

"When that first jar came off the production line, it was 18 years of fulfillment," he said. "It was special."

A look at competition

Fender has \$380 million in annual sales (for guitars, amplifiers and related equipment) and Gibson has \$210 million, *Music Trades* estimates. From there, it's a wide chasm to the next company that specializes in electric guitars — Paul Reed Smith, or PRS, Guitars, with \$28.1 million in sales.

Fender, with its famed Stratocaster and Telecaster guitars, and Gibson — best known for its Les Paul line — have largely defined the electric guitar sound in rock and pop.

Paul Ash, president of the Sam Ash Music Corp. retail chain, thinks RKS may have a shot if it can get rising stars to play its products.

"You have to make it a point to visit clubs," said Ash, whose father founded the company. "Show the guitar to musicians, let them handle them, try them for a few days."

CAREER PATHS

Microsys Computing in Boardman has added three employees.

Anthony Cononico, 30, of Girard, joined the hardware support unit. He is a graduate of ITT Technical Institute and most recently was system administrator for Reese Tele-services.

Don Bell, 56, of Girard, and **Zachary Mehl**, 26, of Pittsburgh joined the software support unit. Bell had been a computer software instructor at Trumbull Career and Technical Center. Mehl earned a bachelor's degree in management information systems from Ohio University. He had worked in information technology at Leonardo Technologies in Morgantown, W.Va.

Theresa Seibert has been hired as a program representative at the Senior Employment Center in Youngstown. She is a graduate of Youngstown State University. She has worked previously with the District XI Area Agency on Aging.

Ray Chartier of Boardman has been hired by Financial Freedom and recently earned the designation of reverse mortgage specialist. He will be marketing reverse mortgages in the region. He has more than 30 years' experience in commercial banking.

LIMELIGHT

Awards, achievements



Senchak

YOUNGSTOWN — **Michael Senchak**, president and chief executive of Mahoning Valley Hospital, has been elected to the board of directors of the Acute Long Term Hospital Association. The Washington-based association represents long-term,

acute-care hospitals.

SALEM — **Kendrick's Corner Carryout**, 981 N. Ellsworth Ave., was named the Ohio Lottery Commission's Retailer of the Week for last week. The store is owned by Fred and Linda Lower. The commission honors retailers who offer courteous service and sales enthusiasm.

How's Your Office Treating You?

Prime Boardman Location

Western Reserve Rd.
Unit 7A
4,616 Square Feet
Previous Day Care Center
For Sale or Lease

View these properties & more on
www.josephsylvesterconst.com

This Could Be Better!



Joseph Sylvester Construction Co., Inc.
"More Than Just a Builder" **330-758-4277**

A guaranteed return for your immediate future.

4.50% APY

AVAILABLE FOR CONSUMERS AND SMALL BUSINESS CUSTOMERS.

7-Month CD. A great rate. Short-term flexibility. Make your new year's cash earn more. This offer is for a limited time only, so stop by a local branch today or call 1-888-963-1111.

BANK ONE is becoming **CHASE**

CD offer requires a consumer or business checking account and a minimum deposit of \$10,000. Brokered deposits will not be accepted. Penalty for early withdrawal. Annual Percentage Yield (APY) offer shown ends on 1/11/06 and available at Bank One locations in Ohio only.
© 2005 Bank One is a division of JPMorgan Chase Bank, N.A. Member FDIC.

shilling@vindy.com