

The Business Advisory Council is a diverse group of Fourth District businesspeople who advise the president and senior officers on current business conditions. The Community Bank Advisory Council comprises bankers from small financial institutions who advise the president and senior officers on current banking conditions in the Fourth District.

Each council meets with senior Bank leaders at least twice yearly. These meetings provide anecdotal information that is useful in the consideration of monetary policy directions and economic research activities.

Business Advisory Council *(as of December 31, 2004)*

William E. Adams

Chairman and Chief Executive Officer
Adams Manufacturing Corporation
Portersville, Pennsylvania

Jerry A. Foster

President
Diversified Tool and Development
Richmond, Kentucky

D. Michael Hartley

Chairman and Chief Executive Officer
Standard Bent Glass Corporation
Renfrew, Pennsylvania

R. Duane Hord

President
Hord Livestock Company, Inc.
Bucyrus, Ohio

John L. Kalkreuth

President and Chief Executive Officer
Kalkreuth Roofing and Sheet Metal
Wheeling, West Virginia

Frederick D. Pond

President
Ridge Tool Company, Inc.
Elyria, Ohio

Scott E. Rickert

President and Cofounder
Nanofilm, Corporate Headquarters
Valley View, Ohio

Robert N. Schmidt

President
Cleveland Medical Devices Inc.
Cleveland, Ohio

Jack H. Schron, Jr.

President and Chief Executive Officer
Jergens, Inc.
Cleveland, Ohio

Robert E. Troop

Chief Executive Officer
Shamrock Companies Inc.
Westlake, Ohio

Community Bank Advisory Council *(as of December 31, 2004)*

Michael M. Cottle

President and Chief Executive Officer
First National Bank of Blanchester
Blanchester, Ohio

Luther Deaton, Jr.

Chairman, President, and Chief Executive Officer
Central Bank and Trust Company
Lexington, Kentucky

G. Courtney Haning

Chairman, President, and Chief Executive Officer
Peoples National Bank
New Lexington, Ohio

Dallas C. Hipple

President and Chief Executive Officer
Mars National Bank
Mars, Pennsylvania

Edward J. McKeon

President and Chief Executive Officer
Western Reserve Bank
Medina, Ohio