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CLEVELAND BUSINESS

Business of Life

Chagrin Falls vet is big
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approach. Page 30

Sports Business

World Series a hit with
local hospitality. Page 3

ECONOMIC DEVELOPMENT

Trump's trade talk is big concern here

By JAY MILLER

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It couldn't be more timely.

Even before voters went to the polls last Tuesday, Nov. 8, and elected Donald Trump as president, the Northeast Ohio Trade & Economic Consortium, a regional economic development partnership that promotes international trade and foreign investment in the region, was planning a seminar on Dec. 6 titled, "Free Trade Agreements, NAFTA and Brexit Update: Benefits, Facts and Impact on your Business."

The campaign pledges of Trump to renegotiate longstanding trade agreements, like the North American Free Trade Agreement, raise tariffs on Chinese and Mexican imports and declare China a currency manipulator have some in the local

business community worried about disruptions in the international sectors of their businesses.

The day after voters went to the polls, in its election report to its members, the Greater Cleveland Partnership, the regional chamber of commerce, said, "The issue of trade is of substantial concern in Ohio, which exports considerable amounts of manufactured products and agricultural goods. Even the hint of trade wars could be a cause for concern for Ohio businesses that depend upon exports."

Similarly, in an analysis in June of Trump economic statements, Moody's Analytics argued that globalization contributes substantially to the growth of the U.S. economy and that Trump's economic proposals will result in a more isolated domestic economy, diminishing the prospects of growth and leading, perhaps, to a lengthy recession.

SEE TRADE, PAGE 34

BANKING

Ohio hopes to close loop on pot industry

By JEREMY NOBILE

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Garret Fortune does business in 24 states with distributors in Europe, Canada and Latin America, but it's Ohio where he faces some of the most trouble.

Fortune is CEO of FunkSac, a Denver-based company founded on Cleveland's West Side, which makes child-resistant, odor-proof plastic bags and packaging for a variety of applications.

A major part of his fast-growing client base includes cultivators, growers and distributors of medical marijuana — the very customers Ohio banks have kicked him out for working with.

Ohio is attempting to address those kinds of banking problems as it develops its new medical marijuana program and the industry supporting it.

One proposed option is a "closed-loop" payment system that would allow the tracking of money and sales, which the government wants, but doesn't seem to really address systemic banking issues complicating work in the industry. While seemingly innovative, similar systems have been proposed in other states, including Colorado, but never established.

For those companies already doing business today with ties to the burgeoning legal cannabis sector, resolution can't come soon enough.

SEE POT, PAGE 34



Crain's 52

Crain's 52 recognizes the entrepreneurial spirit, innovative business tactics and skyrocketing revenue growth of 52 of Northeast Ohio's fastest-growing companies. Why 52? That's how many floors there are in our historic Terminal Tower. And as of this year, the number 52 is even more representative of growth and success as the Cleveland Cavaliers brought home the city's first championship title in 52 years.

**REPORT BEGINS
ON PAGE 17**

Illustration by Paul Duda

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Holy cow! Cubs fans were good for NEO biz

By KEVIN KLEPS

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The influx of Chicago Cubs fans to Cleveland for the World Series might have made for an odd mix of home and away boosters at Progressive Field — with every run resulting in a huge roar — but it was much less annoying for the Northeast Ohio economy.

In fact, it was a party fit for Mike Napoli.

The relatively short distance from Wrigley Field to Progressive Field (350 miles), combined with the Cubs' historic World Series drought and national following, resulted in big spikes for airlines, bars, hotels, restaurants, retailers and even home rentals.

Those "dollars outside of the region coming in" provide more of an impact than, say, Progressive Field being packed with 95% Indians fans, said Jacob Duritsky, the vice president of strategy and research for Team NEO.

"You spend on the Cavs or the Tribe, but you might not spend on a restaurant," said Duritsky, reiterating economists' belief that local sports spending often is just a reallocation of fans' entertainment budgets. "You might not go to a movie. The pool of dollars generally doesn't change."

The numbers obviously move greatly when there are tens of thousands of visitors from outside the region — as was the case when the Cubs won their first championship since 1908 in a seven-game classic against the Tribe.

The greatest reflection of that might be the Cleveland hotel market, which experienced occupancy and revenue spikes that were larger than the increases during the Cavs' seven-game NBA Finals victory over the Golden State Warriors.

STR, a global data and analytics firm that has an office in Rocky River, provided data to *Crain's* that showed hotel revenue more than doubled year-over-year for the 7,054-room Cleveland/Independence area, which encompasses downtown and goes south to Seven Hills.

On Oct. 25 and 26, when the Tribe hosted the Cubs in the first two games of the World Series, the Cleveland/Independence hotel market had revenue increases of 99.2% and 136.1%. For Games 6 and 7 on Nov. 1 and 2, the spikes were 129.4% and 130.4%, respectively. The occupancy rates for the four days had increases that ranged from 18.7% to 30.2%.

Frank McGee, the director of sales and marketing at the Renaissance Cleveland Hotel — where the Cubs' players and staffers were rumored to have stayed (McGee said he couldn't comment on that) — said business was booming everywhere.

"I'd venture to say that all of downtown was



Cubs fans celebrate in the stands after Chicago defeated the Indians in Game 7 of the 2016 World Series at Progressive Field. (Photo by Rob Tringali/MLB Photos via Getty Images)

Cleveland hotel market

A look at the numbers for the 23,789-room hotel market on the four days in which the Cleveland Indians hosted a World Series game:

Date	Occupancy rate	Percent increase	Revenue	Percent increase
Oct. 25	89.8	25.3	\$3,061,017	73.4
Oct. 26	85.2	26.2	\$2,968,971	85.0
Nov. 1	81.9	19.0	\$2,884,594	76.3
Nov. 2	86.9	25.2	\$3,158,748	90.8

Source: STR. Increases are year-over-year.

pretty much sold out for each one of the home games," McGee said. "You definitely saw a nice uptick there. Really, that was the theme throughout the playoffs. It wasn't just the World Series."

The overall Cleveland hotel market — with a total of 23,789 available rooms — had revenue bumps ranging from 73.4% to 90.8% for the four World Series games at Progressive Field, according to STR. Occupancy increases were between 19% and 26.2%.

"Any time you have an anomaly where demand spikes — the RNC coming to town, an act of nature — you'll definitely see a surge," said Laurel Keller, VP of Hotel & Leisure Advisors, a Cleveland-based hospitality consulting firm.

Keller said the 2016 World Series "had the ability to have a greater impact" on the Cleveland hotel market than the most recent NBA Finals because of the distance between Cleveland and Chicago and the Cubs' title drought. Another factor in the World Series' favor: Progressive Field, with an attendance exceeding 38,000 for the Fall Classic, seats almost twice as

Cleveland/Independence market

World Series numbers for the 7,054-room Cleveland/Independence market, which covers downtown and goes south to Seven Hills:

Date	Occupancy rate	Percent increase	Revenue	Percent increase
Oct. 25	98.3	18.7	\$1,336,338	99.2
Oct. 26	96.3	30.2	\$1,358,307	136.1
Nov. 1	96.2	23.6	\$1,388,989	129.4
Nov. 2	97.8	23.3	\$1,442,104	130.4

many fans as Quicken Loans Arena (a capacity of 20,562).

Plus, Keller pointed out, June — when the NBA Finals are held — is a busier time for hotels than late October and early November.

"September is a great convention month," Keller said. "In October, you see a little of that (business). In November, it falls off."

According to STR, the revenue for the entire Cleveland market peaked at \$3,158,748 for Game 7. The totals for Games 1, 2 and 6 weren't too shabby, either — with a range of \$2.89 million to \$3.06 million.

The average Cleveland hotel revenue for the Cavs' three NBA Finals home games in June was \$2,451,614, with a peak of \$2,592,412 for Game 3 on June 8.

"There's already a lot of demand in the market, especially on weekends in June," Keller said. "There was a base level of (hotel) demand (during the NBA Finals), and you didn't have as many rooms to fill as you would on a Tuesday in late October."

Corporate traffic soared

With the hotel market saturated during the World Series, 1,350 guests stayed at Northeast Ohio homes that were listed for rent on Airbnb.

Two-thirds of the 1,100 listings for Game 1 were outside of downtown, Airbnb said — including 162 in Ohio City.

The home sharing drives "economic opportunity in our neighborhoods," said Cleveland councilman Kerry McCormack, whose Ward 3 includes such trendy spots as Ohio City and Tremont.

A new Cleveland ordinance allows Airbnb to collect a 3% tax on its listings, which pads the city's bottom line during an especially busy time.

Cleveland Airbnb hosts did OK, too — bringing in \$630,000 in income, said Ben Breit, a press secretary for the company.

Many of those out-of-town guests didn't choose to drive the five-plus hours on Interstate 90 from the Windy City.

Michele Dynia, the interim communications manager for the Cleveland Airport System, said the World Series' impact on commercial flights was low, since Cleveland Hopkins International Airport has plenty of daily flights to and from Chicago. Airlines did, however, increase the number of available seats during the World Series, Dynia said.

Hopkins and Burke Lakefront Airport were most impacted by corporate traffic during the Fall Classic.

Hopkins typically gets 20 to 25 corporate aircraft per day, Dynia said. At the start of Game 7 on Nov. 2, there were 119 corporate planes on the ground at Hopkins, and another 40 landed after the game had started.

Burke had a total of 1,400 aircraft operations, with 5,300 individuals arriving and 4,900 departing, for the Tribe's four World Series home games (the first of which was also boosted by the Cavs' opening-night celebration). There were 400 planes at Burke for Game 7, which is twice as many as a typical day.

Burke is the "preferred location" for corporate jets because of its proximity to the sports venues, said Fred Szabo, the interim director of Cleveland's department of port control, which oversees the two airports.

Asked if all of the Cubs' fans weren't so bad after all, Team NEO's Duritsky said, "Let's say for the direct impact on the economy, it wasn't a bad thing. I'm not smart enough to gauge what it did for the perception and the chances of winning. But from a direct impact perspective, it wasn't a bad thing."

Depending on your line of work, it might have even been great.

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The Cleveland Clinic's 126-bed hospital in Avon will open on Nov. 15. (Marc Golub for *Crain's*)

Clinic attempting to fill need with Avon opening

 By **LYDIA COUTRÉ**

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The Cleveland Clinic begins seeing patients at its new 126-bed hospital this week, as the system — the region's largest — continues to deepen its roots in Lorain County and bring more competition to the West Side.

Though the Clinic has steadily established its footprint in Lorain for the past few years — most notably with the 2011 opening of its Richard E. Jacobs Health Center in Avon — the new hospital offers the system's first inpatient services in the county. The hospital, which Clinic officials are describing as the “hospital of the future” and cost more than \$161 million, is the Clinic's first regional hospital in Ohio it has built from the ground up.

The five-story hospital, which opens Tuesday, Nov. 15, is a 212,000-square-foot addition built onto the north side of the health center and the emergency room, which opened in 2012. At an opening ceremony Nov. 10, the new building name — The Roseann Park Family Tower — was unveiled as a surprise from the well-known Northeast Ohio businessman and philanthropist Ray Park in honor of his wife, Roseann.

“On any given day, there's anywhere from 10 to 15 patients who are transferred out for admission out of our emergency department,” said Dr. Rebecca Starck, the president of the new Avon hospital. “So this provides the opportunity for those patients to stay local and in their own communities.”

Both University Hospitals and the Clinic opened rehabilitation hospitals in Avon in the past year. The


Dr. Rebecca Starck is president of the new Avon hospital.

Clinic's new Avon hospital, which rests between UH Elyria Medical Center and UH St. John Medical Center in Westlake, further fuels the fight for health care dollars in the area. UH took on full ownership of the Elyria and Westlake hospitals within the last few years.

UH has “a presence there, and I think they were lacking competition from their usual big competitor, which is the Clinic. Now this is establishing a foothold for the Clinic there,” said Mark Votruba, director of graduate health programs at Case Western Reserve University who studies health economics.

A growing 'burb

The reason for the increased attention in Lorain County, especially Avon, should come as no surprise. Bucking the trend of population loss in Northeast Ohio, Avon's grew 6.4%

between 2010 and 2015, according to U.S. Census estimates.

“Lorain is growing, and the medical capacity is catching up,” Votruba said.

Starck said with the Clinic's primary care footprint in the area and the Avon emergency department, many of its patients who need to be admitted end up in hospitals outside of the system — often at the nearby UH locations or Mercy Regional Medical Center in Lorain. The hope is to keep those patients in the system with the new location, which includes 12 Intensive Care Unit rooms, two operating rooms, radiology and laboratory services and a pharmacy.

“We feel that in an integrated health system like ours, where we believe truly that the care of patients is not just our care that we provide in our own hospital facility, it's really the care of patients into and out of the facility that's so important,” Starck said.

Cuyahoga County has 5.4 beds per 1,000 population. The national average is three beds, and the state average is 3.2 beds, said Votruba, while Lorain is at 1.9 beds.

“I think it's easy to conclude that there's sort of an under supply of hospital beds on the West Side, especially getting out into Lorain County,” he said.

The Clinic certainly sees the need. The Richard E. Jacobs Health Center sees more than 400,000 visits a year, up from about 300,000 in its first year. And the emergency department has seen 10% growth year over year, Starck said. That success at the health center and emergency department was a huge factor in considering the addition of acute care capabilities.

SEE CLINIC, PAGE 6

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CLINIC

CONTINUED FROM PAGE 4

The new Clinic hospital in Avon opens one week after the citizens of Lakewood formally approved by vote the closure of the Clinic-run Lakewood Hospital, which happened at the start of the year. The Clinic is building in its place a \$34 million family health center.

Throughout the fight in Lakewood over the closure, the Clinic insisted it wasn't abandoning Lakewood for the more profitable Avon area, where the median household income in the zip code for the hospital is about \$79,000 per year, versus Lakewood, which is closer to \$45,000.

Clinic officials said previously the closure timing is tied to Avon's opening to offer continuity for workers displaced by Lakewood's closure. In fact, about 200 caregivers now at Avon came from Lakewood Hospital.

Allan Baumgarten, a Minnesota-based consultant who studies health care markets across the country, said the location move to a higher household income is not surprising given how health care systems expand, but also noted that family health centers and ambulatory care, like the one coming to Lakewood, should be the focus for population health rather than inpatient hospitals.

Still, inpatient beds are needed, and "despite the sort of steady drop off in inpatient care, there's still going to be a demand for it," Baumgarten said.

Richard Hanson, president of community hospitals and ambulatory network for UH, said the new



The atrium of the Cleveland Clinic's Avon hospital, which will open on Tuesday, Nov. 15. (Marc Golub for Crain's)



The hospital has 126 beds and encompasses 212,000 square feet.

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Fat Head's is doubling size of Middleburg Heights spot

By JAY MILLER

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Fat Head's Brewing, the craft beer maker that started life as a saloon on Pittsburgh's South Side but took off commercially after it started making beer in Middleburg Heights, is growing again.

It's planning a new central brewery on Engle Lake Road, in sight of Interstate 71 near the Bagley Road interchange, that will more than double its brewing capacity. The \$11.4 million project includes a packaging operation that will allow the brewery, for the first time, to put its beer in cans. The building also will include a 250-seat full-service tap house/restaurant.

It has outgrown its current space on nearby Sheldon Road in Middleburg Heights.

The new production equipment will allow Fat Head's to add canned beer to the kegs and bottles it currently markets.

Partners Glenn Benigni and Matt Cole expect the new brewing operation will allow them to expand their current distribution territory that includes Ohio, Pennsylvania and Florida to Kentucky, Virginia, Chicago and Washington, D.C.

"We got into this at a really good time five years ago. We really entrenched ourselves not only in the community but regionally, and we've even gotten in the national spotlight a bit recently," Cole said. "We're going to be in a beautiful location on I-71 with great visibility."

Five of its beers won awards earlier

this year at the 35th annual Great American Beer Festival in Denver. It had one gold medal winner and two silver and two bronze winners. The festival attracted 3,800 different beers from 800 breweries.

The brewer originally was named the Mid-Size Brewing Company of the Year at the festival, but it lost the title when it was discovered that another brewing company had been misclassified. As a result, the company edged out Fat Head's in the mid-size brewing company category.

Fat Head's is seeking a \$1.5 million loan from Cuyahoga County's Job Creation Economic Development Fund. The company has told a county loan review committee the new brewery will create 74 new jobs — 25 in the brewery and 49 in the tap house — in three years. The Middleburg Heights location currently employs 37 people.

The 10-year, 3% county loan will be put toward the purchase of new, higher-capacity German brewing equipment. Fifth Third Bank is providing \$8.95 million in financing, including a \$2.25 million SBA loan.

Fat Head's is moving from a 22,500-square-foot facility it opened in 2013 on Sheldon Road, where brewing capacity topped out at 20,000 barrels of beer annually. The brewer will lease between 75,000 and 100,000 square feet in the new building and, Cole said, he expects to be able to double capacity in five years and, eventually, to 60,000 barrels.

The building's developer is Harsax Inc., a development and real estate management firm that is a major property owner in Middleburg Heights.

The new equipment includes a canning operation, allowing Fat Head's to satisfy people who prefer canned beer and to make it easier to expand distribution. Construction of the building shell is expected to be completed by June 2017. Cole said he hopes to be up and running before the end of the year.

The craft brew segment of the beer industry has been growing dramatically, as beer drinkers, especially millennials, are attracted by the appeal of beer brewed in relatively small batches by local or regional firms. While the beers are made with traditional ingredients like malted barley and hops, each brewer interprets the product with its own twists, including non-traditional ingredients.

Although some observers see craft beer growth slowing, the volume of craft-brewed beers has grown from 4.1 million barrels in 2005 to 19.1 million barrels in 2015, according to the Brewers Association, a Denver-based craft beer industry association. However, that's a small part of a U.S. beer industry that produced 209.4 million barrels in 2015, according to Beer Marketer's Insights, a leading industry watcher based in Suffern, N.Y.

Five firms, led by Anheuser-Busch/InBev and Miller Coors LLC, dominate the industry. Miller Lite alone sold 13.5 million barrels of beer in 2015, according to Beer Marketer's Insights.

Fat Head's first planted its flag in Northeast Ohio when Benigni and his wife, Michelle, who were operating a brewpub in Pittsburgh, partnered with former Great Lakes Brewing Co. brewmaster Matt Cole to open a brewpub in North Olmsted in 2012.

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The new hospital is opening one week after the closing of Lakewood Hospital was approved by voters.

facility in the area doesn't change much for the UH system. UH will continue caring for patients and working to make sure that they have easy access to the right locations.

"Competition, I think it rises everybody's value and for the patients everybody serves, it's just another option to have an alternative out there," he said.

The insurance market

The competition will mean more options not only for patients, but also for the insurance world.

With many network-based plans, there are frequently situations where plans will cover one system but not

another, Votruba said.

"In the past, that would have left Lorain residents with fewer choices if they wanted to use a local hospital," he said.

Lorain County was once a top target for HealthSpan, which will cease operations on Jan. 1, 2017. Its insurance business — HealthSpan Partners — is rolling into Medical Mutual of Ohio.


The Cleveland Clinic is a large part of Medical Mutual's network, making the new Avon facility a "welcome addition for our members, especially in that area," said Tom Breckenridge, spokesman for MMO, in a prepared statement. "However, it will not change our marketing strategy,

which is already under way, for the most part."

Tom Campanella, director of the health care MBA program at Baldwin Wallace University, said that as he doesn't see the growth in West Side communities being stifled, there definitely seems to be a market for the added health care.

The players in the area, he said, now have to demonstrate their cost, quality and value to both patients and employers, as more and more are self-insured. This ultimately, he said, will be good for the patients as hospitals compete to prove their cost to quality ratio.

"There's nothing wrong with competition and choices," he said.



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Colleges collaborate on cutting costs

By **RACHEL ABBEY McCAFFERTY**

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When Cuyahoga Community College's tech help desk contract was getting ready to expire, the school saw an opportunity to save money.

The college worked with schools including Kent State University on a joint request for proposal, leading to a master agreement with Blackboard Inc. and savings for whichever schools decide to join, said Tri-C vice president and chief information officer Jerry Hourigan.

This collaboration is just one example of the many efforts across the state to reduce costs in higher education.

And the state is serious about these efforts. There's the chancellor's Efficiency Advisory Committee, created in 2011 and made up of representatives from the state's public higher education institutions, which has released an annual report on these efforts since 2013. There's the state's most recent budget, which required public schools to develop ways for all in-state undergraduates to lower the cost of their degrees by 5%.

And then there's the Ohio Task Force on Affordability and Efficiency in Higher Education, founded in

2015. That group, which includes representatives from in and out of education, in October 2015 delivered its recommendations for how the state's public colleges could be more efficient and at lower costs for students, while maintaining quality.

"Ohio students who attend our public colleges and universities face tuition prices that are among the most costly in the country, despite a decade of aggressive controls," the report stated.

That means tuition caps aren't enough to keep costs low, so the task force looked at other ways to cut the cost of delivering an education. Overall, the report stressed the need for savings to be used to lower costs for students and for schools to set five-year goals. Collaborative contracts are encouraged, though the report encouraged the use of the purchasing group at the Inter-University Council of Ohio, as are assessments of non-core assets, operation and organizational reviews, and streamlined graduation requirements, among other measures.

Even before Tri-C entered into a collaborative contract for its help desk, the task force's report praised the school's decision to outsource that service.

Hourigan said that decision came about five years ago. The help desk

answers tech-related questions from faculty, students and staff. For concerns that can't be solved with a phone call, the school still has an on-site team. Hourigan said part of the decision to go to an outsourced model was so the college could serve its community 24-7. The new collaborative contract with Blackboard, approved in late October, will save Tri-C about \$70,000 a year, he said. It's a three-year deal with the option of two one-year extensions.

Hourigan said he was presenting it to the affordability task force on Nov. 14, and he hopes to get more institutions on board. The more calls that are made, the more costs will drop.

Kent State had already been working with Blackboard, but the new collaborative agreement will lead to about \$48,000 a year in savings, said Paul Albert, executive director for information services. His goal implementation date likely will be the end of June, though it would be approved earlier. The governor's efficiency task force got everyone thinking about these kinds of measures, Albert said.

Overall, Kent's approach to lowering costs is multifaceted, said Mark Polatajko, the school's senior vice president for finance and administration. The school has its own efficiency-focused task force of faculty,

staff and students, and the goal is to get the most out of every dollar the university spends, he said. That requires examining everything the school can do to raise revenue — from enrollment, as well as its services — as well as cut costs like energy through conservation efforts.

Stark State College in North Canton also has a broad-based committee focused on where savings might be found.

"The people on the ground know more than anyone where efficiencies might exist, and they do a nice job," said Marisa Rohn, executive director of advancement, marketing and the Stark State College Foundation.

Though schools have been cutting costs, it's important to keep quality at the top of the list of offerings, Rohn said. They have to find efficiencies in ways other than cuts that affect the classroom.

For instance, Stark State put software in place a little more than a year ago that helps the college offer courses at the times students want them, making it so students can take more credits because they're available on a schedule that works for them. It's also found savings through partnerships with other universities that help students save money in the long term, Rohn said.

Youngstown State University published an overview last month on what it's doing to increase "efficiency, affordability and degree attainment," detailing steps like making administrative structural changes and lowering the number of credits students need to earn a degree.

Ron Cole, public information officer at Youngstown State, said in an email that the school is committed to keeping costs low and that President Jim Tressel's major themes include making sure students "graduate on time, with no or little debt and with a job in hand,

or plans to further their education."

"Our tuition is the lowest among public comprehensive universities in the state. But, there are many other ways to reduce student costs," Cole said. "For example, we have adjusted the number of hours it takes to earn a bachelor's degree, saving students \$1,347.88 over four years. We have also adjusted our tuition bulk rate, saving students \$4,043.64 over four years. We also are working hard to help ensure that students graduate in four years because, every additional year it takes to earn that degree, the costs rise for students."

Cleveland State University took similar measures to help students graduate on time. For example, in 2015, the university increased its credit hour band for undergraduates from 12 to 16 or 12 to 17 credit hours per semester to 12 to 18 credit hours, said Tim Long, associate vice president for budget and performance management. This came a year after the university lowered its credits per course to three hours from four. That means students can take more courses in a semester without paying a higher tuition.

Much of what Cleveland State was already doing, like its multi-term registration that gives students the option to plan for future semesters, came before the task force but fit well into its recommendations, Long said. But the university embraced the report, and its Path to 2020 plan took it on with a "great amount of vigor," Long said.

The state asked universities to submit five-year cost savings goals. Cleveland State's was lofty. From fiscal year 2017 through fiscal year 2021, Long said the university plans to save \$11.5 million. The savings would represent about 1% of the university's general and educational expenditures.

"The aim here is efficiency," he said.



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Jones Day leads development of system to connect veterans with pro bono attorneys

By JEREMY NOBILE

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Law firm Jones Day is spearheading an innovative new program designed to extend more pro bono and low-cost legal services to American veterans.

Through a system called VetLex ("lex" being Latin for "law"), veterans and groups serving veterans will be linked to qualified lawyers across the country to provide needed legal services. Those include help with issues such as housing, foreclosures, debt and health and benefits — some of the areas veterans request the most legal help with — among many others like employment matters and business startup needs.

VetLex bills itself as the first central resource allocating legal assistance to veterans. It will serve as something of a missing link in connecting lawyers and veterans on a national scale.

The system is expected to go live in the first half of 2017. The hope is that hundreds of lawyers will be on board by then.

"There's a huge need, but limited resources," said David Kutik, current president of the Ohio Legal Assistance Foundation and the pro bono and public service coordinator for Jones Day's Cleveland office. "Doing something like this leverages resources to try and impact the most people."

The program was developed by Jones Day, hatched as part of a global initiative by the firm to further support veterans.

"Our nation owes a huge debt of gratitude to our veterans, yet the brave men and women who fought to protect freedom and the rule of law around the world often lack access to their own legal system here at home," said Laura Ellsworth, Jones Day's partner-in-charge of global community service initiatives, in a statement. "That needs to change, and we are proud to be taking a leading role in the development and launch of VetLex."

The firm used Veteran's Day last week to spread word of VetLex throughout its 18 U.S. offices. After all, one of the initial steps requires building a list of lawyers who will participate.

But Jones Day lawyers certainly won't be the only ones involved.

The Cleveland-founded firm is designing the VetLex program in conjunction with the American Bar Association, whose current president, Linda Klein, has set a goal of expanding legal services to veterans.

"Despite all the excellent work underway for veterans throughout the country, the need to augment this work with more pro bono effort is clear. VetLex is a tool that can effectively support the recruitment, training, placement and management of volunteer lawyers who want to make a difference for veterans," Klein said in a statement. "Jones Day's efforts to step forward with both financial support from its foundation, and pro bono support from lawyers, is a driving force needed to help so many."

The ABA will lead the long-term vision of the initiative.

The overall program includes training and certification for attorneys. Jones Day has developed a continuing legal education (CLE) credit training program that will be offered at all of its U.S. offices.

Training also will be available



Kutik



Ellsworth



Eaton

through the ABA, veteran-serving organizations, local bar associations and law schools.

That certification is key in getting corporate lawyers involved.

"While many in-house company lawyers are often not members of the

bar in the state in which they reside and, therefore cannot participate in traditional pro bono representations," said Miguel Eaton, the head of Jones Day's veteran initiative and a veteran of the U.S. Marine Corp.

"With a brief training session, they can represent veterans in some of their most significant matters, and likely can do so almost exclusively from their desks, rather than having to attend live hearings," Eaton said.

"In recruiting and training in-house lawyers to qualify to work with veterans, we will tap a huge pent-up demand for volunteer work that can make a difference."

Jones Day has committed more than \$1 million in lawyer time, and the Jones Day Foundation has contributed more than \$250,000 for technical design of a prototype platform supporting the VetLex portal still under development.

In addition to listing providers for other wrap-around veteran services, VetLex will provide groups serving and supporting veterans shared legal resources — like a brief bank and chat rooms — and other features intended

to decrease the cost and administrative burden for those service providers.

Interested lawyers and providers are encouraged to sign up through VetLex.org for updates as the system prepares to go live in the coming months.

While low-income veterans are the initial target of the program, if the response and support from the legal community is as robust as hoped, it could be expanded to all veterans.

"We hope we will be able to expand that to provide to all veterans and potentially even military families," Kutik said. "The extent to which that goes depends on the response from lawyers and how this all continues."

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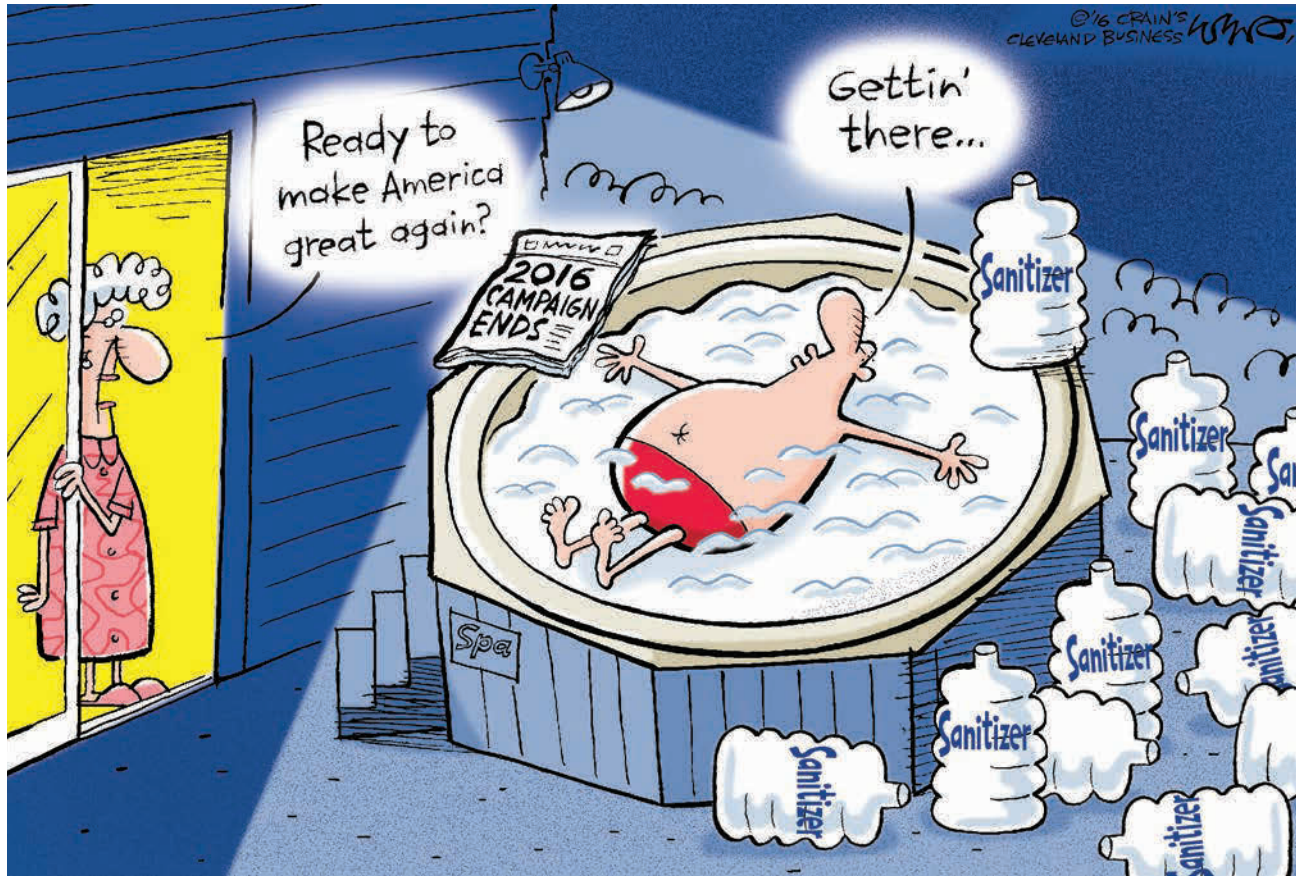
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Opinion



Editorial

Hit re-set

"Donald Trump is going to be our president. We owe him an open mind and the chance to lead."

Those aren't our words. They're Hillary Clinton's, and while they must have been extraordinarily difficult for her to say last Wednesday, Nov. 9, they struck the right tone for a deeply divided nation that just witnessed a campaign of near-boundless nastiness.

There was precious little room for grace in the race since the Cleveland and Philadelphia nominating conventions over the summer that put Trump and Clinton on a collision course. This was a campaign of many terrible moments and almost no instances of insight or inspiration. We're glad it's done. It did not show America at its best.

That's particularly true of the president-elect, who as a campaigner often was cruel and crude. But the election is over, Donald Trump will be president come Jan. 20, 2017, and the country needs more than an endless cycle of political recriminations and grievances.

In his acceptance speech, Trump said, "I pledge to every citizen of our land that I will be president for all Americans, and this is so important to me." That was not, to put it mildly, the message he sent during the campaign. Perhaps, though, the weight of the responsibility Trump now faces will change his outlook on the country he soon will lead. Trump hasn't earned the trust of all Americans, but he should be given the opportunity to do so.

U.S. Rep. Tim Ryan, a Democrat who represents an area of Ohio — Youngstown — that was particularly receptive to Trump's economic message, said last week that he stands "ready to work" with the president-elect "in any way that will benefit the constituents of my district."

Sen. Sherrod Brown was of a similar mind, saying, "I have worked with many people throughout my career. That's the job Ohioans elected me to do, and I will keep working with my colleagues on both sides to find common ground and get things done for the people of our state."

We're not under any illusions that Ryan, Brown or any other Democrats look forward to life under President Trump. (Lots of Republicans aren't wild about the idea, either.) Sen. Bernie Sanders of Vermont spoke to the political moment, though, when he said, "To the degree that Mr. Trump is serious about pursuing policies that improve the lives of working families in this country, I and other progressives are prepared to work with him. To the degree that he pursues racist, sexist, xenophobic and anti-environment policies, we will vigorously oppose him."

We encourage an open mind about President Trump, with a healthy dose of skepticism about his agenda on trade, regulations, a border wall and many other issues on which details were scant during the campaign.

Here are a few other things we'd like to see from various people and groups:

■ **Sen. Rob Portman:** The Republican from Cincinnati won a big re-election victory and has been a smart, reasonable member of the Senate. But he was coy throughout the campaign about his views on Trump. We hope he's able to find his voice to make the case for Trump policies he supports — and to speak out against those he opposes.

■ **The Democratic Party:** It has lost the White House, is in the minority in both houses of Congress, and is losing consistently at the state level. Clinton won the nationwide popular vote by a narrow margin, but that shouldn't stop the party from making a clear-eyed examination of why it is becoming less competitive in huge swaths of the country.

■ **People protesting Trump's election:** Keep it peaceful. And then find a productive way to stay politically engaged. Identify a charity (or better yet, charities) you believe in and help it with your time, talent and treasure.

"I hope that he will be a successful president for all Americans."

Those aren't our words. Again, they're Hillary Clinton's. You don't have to agree with the results of the election. Millions don't. There's a lot of work to do to make our country a better place for everyone. Do your part.

From the Editor

These companies are cruising in the fast lane

In this week's issue of *Crain's*, we recognize the fastest-growing companies in Northeast Ohio.

The businesses in *Crain's* 52 may not have a whole lot in common. They operate in sectors ranging from real estate to IT to logistics. But here's what they share: impressive revenue growth over the long haul.

And speed.

They have their foot on the gas while other businesses are coasting in hopes of reaching their destination or, worse, stalled.

The *Crain's* 52 are shifting into high gear. They are creating jobs and growing Northeast Ohio's economy. And growth like this doesn't just happen on its own. The tank has to be filled with innovation and determination. And there needs to be visionary leadership at the wheel.



Elizabeth McIntyre

William Davis, the chairman and CEO at Echo Health Inc., knows that well. His company tops the 2016 *Crain's* 52 rankings with an astonishing revenue growth of 1,356% over five years. That's economic hyperdrive.

What helped the Westlake health care finance company to chart such impressive growth was that Davis recognized the importance of scalability when he was designing a health care payment system.

For years, when the company didn't need it yet, that scalability was idling, but tuned up and ready to roll. When the opportunity presented itself in 2010, the system was ready to handle additional volume. And that's when Echo Health's growth hit the fast lane.

By the end of 2016, Echo Health expects to be processing \$18 billion in claims per year. And in 10 years, it expects to hit \$100 billion in claims processed per year.

Not every company can grow as fast as that one. But all of the *Crain's* 52 are success stories, and they are testaments to sound business practices, innovative thinking and entrepreneurial spirit.

Success stories like ExactCare Pharmacy, which moved into its first real office five years ago. The company, fourth on this year's list, had just a handful of employees, so the 6,000 square feet in Valley View seemed huge. Now ExactCare has 300 employees and, don't worry, they moved across the street to a suitable space.

And fast-growing companies like Budget Dumpster, a service that connects customers with dumpster vendors at a good price. Think of Priceline or Expedia for dumpsters. It's No. 5 on our list with 714% revenue growth.

How did we rank them? Eligible companies had to be based in Northeast Ohio, open at least five years and privately held. They must have posted at least \$5 million in revenue in 2015 and haven't had more than one year of declining revenue in the last five years.

Apple Growth Partners, an independent accounting and business advisory firm with offices in Cleveland and Akron, assisted us in verifying revenue numbers and calculating revenue growth.

You can read more about Echo Health, Exact Care, Budget Dumpster and all of the other fastest-growing companies in our region in this week's Focus section. You might want to fasten your seatbelt first.

They have their foot on the gas while other businesses are coasting in hopes of reaching their destination or, worse, stalled.

Web Talk

Re: The wake of the World Series

Crain's Nov. 7 editorial, "Heads high," was well said. In the last couple of weeks, I've spent time in Cleveland and Chicago. It's a (sometimes grudging) mutual admiration society. Both teams played superbly, had excellent coaches, and the players had admirable qualities on and off the field. Kudos to both teams and to both communities. — *vamda85*

Re: Dump Chief Wahoo?

The majority of full-blooded Indians (or, excuse me, Native Americans) probably are not affected by the minority who wish to get their names in the news or other notoriety. The PC garbage, outlined in publisher/editor Elizabeth McIntyre's Nov. 7 column "Time to retire Chief Wahoo," has gotten totally out of hand.

This is all part of the grand scheme to make America a weak sister in the world, and unfortunately, it's working. News reporters, editors, etc., should stick to real issues and not bellyache about something like this. — *Bill Parthe*

Keep the name, lose the offensive logo. I'm a lifelong Indians fan. If it offends some people, even though I know there is no intent to offend, change it. Go with the script "I" or have a contest to have fans come up with a new logo. True fans will love the team either way. — *David Katz*

This PC crap has gotten out of hand. Go sit in your safe space and let the rest of us cheer on our great team! — *Brian Fabo*

I totally agree with Elizabeth McIntyre: It's past time for Wahoo's retirement. — *Sara*

Time for both Sara and Liz to retire and not worry about an iconic logo that is embraced by most Indian fans. — *Leonard Labuda*

Let it go. There is nothing malicious about Chief Wahoo. In fact the intent of Chief Wahoo (one feather, actually a brave) was to convey a spirit of pure joy and unbridled enthusiasm. Dear editor: It's only offensive if that's how you view Native Americans. I do not. Do you? — *Scott Vranic*

May I suggest you move to a city where the mascot rates your approval. Let's get off of this subject once and for all. — *Theodore Calabrese*

SEE WEB TALK, PAGE 12

Personal View

Working together, businesses and employees can make a difference

By JOE DiROCCO

Truly effective companies understand that success doesn't come at the expense of people and community. That success depends on the betterment of community, facing tough issues without looking away and being an agent of positive change.

The financial impact one large business can make to a single philanthropic effort can be significant and lead to change. But collaboration with other businesses and community organizations is vital when addressing larger issues we face, such as fighting hunger, providing shelter, education, financial literacy and strengthening communities.

Part of those efforts involve supporting job development, particularly identifying workforce training needs. Many of us have joined together with the Greater Cleveland Partnership through its Northeast Ohio Manufacturing Job Training Grand program to address those needs. This work needs to continue.

Economic efforts don't necessarily have to be big to have a positive impact in your community. Consider helping start-ups and other small businesses — either financially or as a mentor — as part of the effort to create jobs. Identify local social challenges and issues and determine the best way to help.

Hunger is a major issue in Northeast Ohio and throughout the country, affecting nearly 50 million Americans, including 16 million children. For the area covered by the Greater Cleveland Foodbank, more than one in six residents struggles to find food for their family. Food insecurity can be particularly devastating among children, impacting their ability to learn, grow and thrive.

Addressing hunger is a particular passion of mine and Citizens Bank, and is a relatively easy way to help employees become good corporate citizens by organizing food collection drives or banding together and donating company time to help for part of a day at a regional foodbank.

At Citizens Bank, we lead a year-round effort to end hunger in the communities that we serve.

In Ohio, Citizens Bank's Carving Out Hunger program — now in its 12th year — provides turkeys and complete holiday meals to people in need through a partnership with the Greater Cleveland Food Bank, Akron-Canton Regional Foodbank, Second Harvest Food Bank of the Mahoning Valley and Toledo Northwestern Ohio Food Bank. Citizens Bank has donated more than \$1.2 million through Carving Out Hunger over the past 12 years for holiday food programs across Ohio.

We also partnered with the Greater Cleveland Food Bank and Bernie Moreno Companies on the Harvest for Hunger campaign, which provides critical resources to local hunger and relief organizations in 21 counties in Northeast and North Central Ohio.

Inspiring your employees to be good corporate citizens by encouraging them to volunteer in such hunger-relief efforts is an essential part of being a good corporate steward. Encouraging them to volunteer is indeed part of it. But consider going several steps further. Incentivize them to get involved by publicly recognizing their efforts, perhaps even allowing them to spend one workday a year volunteering at a local nonprofit. Consider creating community service awards that include contributions to employees' charities of choice or matching donations to nonprofits. Encourage your company's leaders to serve on nonprofit boards.

Together, we can make a difference for so many of our neighbors in need and the community as a whole.

Joe DiRocco is president of Citizens Bank's Ohio district and co-chair of the Harvest for Hunger campaign.

Economic efforts don't necessarily have to be big to have a positive impact in your community. Consider helping start-ups and other small businesses — either financially or as a mentor — as part of the effort to create jobs.



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Letters to the Editor

In response to the opinion by Elizabeth McIntyre regarding Chief Wahoo:
I disagree completely. I have been a Tribe fan since the 1950s, and not once in all those years, at least not until we hit the politically correct era, did anyone EVER mention that this might be offensive to ANYONE. A symbol of pride? Yes. A symbol of fighting spirit? Yes. A symbol of strength? Yes. A symbol of team spirit? Yes. A symbol of America? Yes.
But racist or bigoted or offensive? Not ever. It was never intended to be any of those things and the logo only appears to be so to those who are.
Leave Chief Wahoo where he rightly belongs and praise those American values for which he stands.
Ross Bushman
Chagrin Falls

I like Chief Wahoo ... plain and simple. I never thought of this caricature as offensive (I have a good friend who is a descendant of Native Americans and he isn't offended either). I grew up with this symbol of the Cleveland Indians and it has happy memories associated with it. I'm grow weary of how now a day everything must be politically correct. I'm tired of that way of thinking. I am becoming the minority but what about my rights to "enjoy" this character? Aren't they violated when someone tells me to get rid of Chief Wahoo? I know that change must happen in everything but at whose expense?
Debbie Gray
Seven Hills

Web Talk

This form of art is called a caricature. It's a very tongue-in-cheek representation of the old Hollywood stereotype of Native Americans, and I think you'd be very hard-pressed to find anyone, anywhere, who actually thinks it's indicative of real-life tribe members. We choose whether to take offense or not at things in this and every other society on the planet. You cannot express a thought or draw anything other than the most abstract of art forms without potentially offending someone. It's time to grow up and move on to more important issues in our society. If anything, I would think this is a great opportunity for the Native American community to laugh at itself a little bit and use it as a launching point for education of what they're really like and to open a dialogue for issues important to their people. —
Todd Courtney

There are far more significant issues that Native Americans face than a team mascot or a cartoon.
Why isn't anyone getting on their PC soapbox to help address those issues? Probably because it is much easier for them to whine about a cartoon than to actually do something, anything. If you really find Chief Wahoo so offensive, then the discussion should not be about retiring the cartoon, but instead changing the team name, which is just as ridiculous. Go Tribe! Oops, sorry if that offended anyone. Go Generic Team! —
Zachary

Nope, it's a freedom of speech thing.
Even "offensive" speech is protected. Once this is forced down our throats by the PC mounties, what's next? We have every bit as much right to be offended by efforts to ban Wahoo as they do to claim Wahoo is offensive.
There is an implicit bias being created against fans who wear Wahoo that will one day result in violence, guaranteed. —
Alan Sponseller

Re: Local banks after Wells Fargo

The comment made by Thomas Caldwell, president and CEO of Middlefield Bank, in *Crain's* Nov. 7 story about shockwaves from the Wells Fargo scandal, is true. The megabanks can do whatever they want and know they will only pay a fine.
This is because they are "too big to fail," and they live in a different judicial world.
The Department of Justice needs to hitch up its pants and send some executives of large banks to jail. —
Ulysses Davis

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Two Flats classics set to be remodeled

By STAN BULLARD

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After years of sitting quiet and largely empty, two pre-Civil War buildings on the waterfront side of Old River Road in Cleveland's Flats are having their courses set for reuse.

Thanks to a partnership formed by the building's owners — Mike Samsel and his sister, Kathy Petrick — with the Catanese family and real estate developer Fred Geis, the riverside buildings are being outfitted or scheduled for repairs. First up is the Hausheer Building, which has gotten everything from a new roof and coat of paint on its outside to updated mechanicals in its guts, according to Samsel.

"We're getting them ready for tenants to come in and make their own improvements," Samsel said.

The Hausheer, 1250 Old River, already has a restaurant committed to the former Watermark restaurant space on its first floor, though the three joint venture partners will not say who it is. The restaurant operator will do that when it chooses.

Petrick said Watermark closed a dozen years ago. Restaurant fixtures recently were removed from the 300-seat space, but the old wooden bar and, hanging on its side from the ceiling, a small sailboat with an intact sail, will remain. Vacant space on two upper floors will be marketed to office tenants. Two long-term tenants — the HSB Architects firm and Gayhart Associates recruiting firm — remain in place.

Sometime next year, after the Hausheer is occupied, the partners will move on to 1296 Old River. The building, once a chandlery that served the lake's fishing and other vessels, is best known as the original home of what became the Arhaus Furniture chain and last served as its outlet center until the store was relocated in 2007.

The 1296 building's third floor has no wood beams; Petrick said it was used to repair sails. The building also served as the home of Samsel Supply until the ship and construction supplier moved across the street to its current, larger home.

John and Jim Catanese, who run the family-owned Catanese Classic Seafood, located across the Cuyahoga River at 1600 Merwin Ave., also recall the Flats in its earlier incarnation, including when State Fish operated in the Watermark space to take the catch from Lake Erie fishing vessels on its dock.

Jim Catanese, president of Catanese Classic, said the brothers wanted to invest in the rehabilitation of the structures to diversify their investments with property in the Flats.

This is a venture driven first on relationships. The Catanese brothers met Samsel and Petrick through the Flats Forward local development corporation. The Catanese are friends with Geis, who brought his development expertise to the table. Geis confirmed his participation in the venture.

"We got to know each other before we proceeded," Petrick said. The measured pace also reflects the venture's sideline nature.

"We all have other businesses to run," she added.

Samsel and Petrick, whose father Frank Samsel accumulated structures in the Flats in the 1960s, had waited until they found the right partners to proceed. They acknowl-

edge meeting with multiple developers through the years.

"We didn't lease the space because we wanted the right concepts," Samsel said.

Petrick added, "A lot wanted to do nightclubs." Some wanted to fill space with mirrors and make it dark, Petrick said, while the buildings have huge windows offering natural light.

With office tenants and residents at the Flats East Bank on the north end of Old River, Petrick added that there are people passing through Old River, even walking their dogs on the street.

She said the partners hope that allows them to land a different form of retail than the old staple of the Flats, a bar or nightclub for the first floor of 1296 Old River.



The former Arhaus Furniture building at 1296 Old River Road in the Flats will be renovated. (Stan Bullard)



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Crain's hires two, promotes staffer

Crain's Cleveland Business has promoted one employee in the newsroom and added two others on the business side of its operation.

Chuck Soder, who joined Crain's in 2007 as the technology reporter, has been promoted to the position of data editor. In that role, Soder will oversee Crain's data projects across all platforms. He will direct data-driven enterprise stories and gather information for Crain's lists and projects by directly surveying companies and through other research methods.

Soder, a graduate of Bowling Green State University, spent three years working as a reporter at the Troy Daily News in Troy, Ohio, before joining Crain's.

Ashley Martin joined the Crain's staff on Nov. 7 as events manager. She will plan and oversee all of Crain's various events throughout the year.

A native of Lorain, Martin worked previously as the senior events manager at the Hilton Downtown Cleveland, as the convention services and events manager for Destination Cleveland and in various capacities at the Inter-Continental Hotel Cleveland. She attended Indiana University of Pennsylvania Academy of Culinary Arts.

Megan Lemke will assist Martin as Crain's events coordinator. Before



Soder



Martin



Lemke

"Chuck, Ashley and Megan bring a wealth of experience to these positions. We're excited to have them on our team as we continue to transform Crain's Cleveland Business into a modern media brand."

— Publisher and Editor Elizabeth McIntyre

joining Crain's in September, Lemke was director of art and product development at Pearson & Pearson. She is a graduate of the University of Toledo.

"Chuck, Ashley and Megan bring a wealth of experience to these positions," said Crain's Publisher and Editor Elizabeth McIntyre. "We're excited to have them on our team in these important roles as we continue to transform Crain's Cleveland Business into a modern media brand."



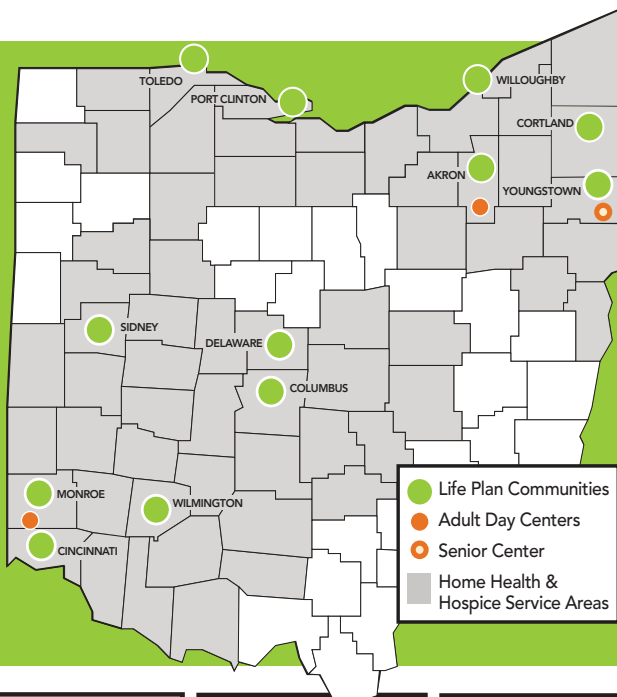
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The Dish: Susan Condon Love

Developers line up restaurants to give Pinecrest flavor

Developers of the 58-acre, \$230 million Pinecrest project in Orange Village have a very specific strategy to make its restaurant offerings different from those found at nearby and established destinations such as Eton on Chagrin Boulevard in Woodmere and Legacy Village in Lydhurst.

Randy Ruttenberg, one of four principals of Fairmount Properties, recently shared that strategy while sitting in one of a group of trailers on the vast and bustling construction site. Fairmount and DiGeronimo Companies are developing the mixed-use project — with 400,000 square feet of retail space — on Harvard Road, a biscuit's throw from Interstate 271 and close to Chagrin



Susan Condon Love is a freelance writer who was an editor and writer at *The Plain Dealer*, *The Las Vegas Review-Journal*, the *Savannah (Ga.) Morning News* and *The Annapolis Capital*.

Boulevard, U.S. Route 422 and I-480.

"Pinecrest will be an urbanization of the suburbs and will speak much like a series of streets, with street-level retail and various uses," said Ruttenberg.

With developers creating what he terms "an entertainment district," consumers can visit Pinecrest for access to a 1-acre public plaza, walking trails, shopping, a movie theater and a Whole Foods grocery store. Nearly 90 residential apartments, a 145-room Marriott AC hotel and 150,000 square feet of office space will add to the likelihood that dinner out will be a natural part of the Pinecrest experience.

The same strategy has worked for Crocker Park in Westlake, which successfully offers a mix of retail stores, office buildings (including the newly opened headquarters for American Greetings), restaurants, apartments, green spaces and single-family homes.

Pinecrest's plans call for 11 restaurants, described by the development's news release as "chef-driven." Eight of those establishments have been announced:

■ City Works Eatery and Pour House, a restaurant and bar featuring modern American food and 90-plus craft beers on draft

■ Red, the Steakhouse, an upscale steakhouse that also features fish, salads and pastas

■ Firebirds Wood Fired Grill, a restaurant and steakhouse with wood-fired steaks, seafood, specialty cocktails and select wines

■ Fusion, which features cuisine that combines elements of different culinary traditions, including Asian

■ Restore Cold Pressed, features juices, with limited food offerings

■ Flip Side, features specialty hamburgers, sandwiches, salads, milkshakes, plus beer and cocktails

■ Bibibop Asian Grill, based on a Korean word, features gluten-free products and fresh vegetables

■ Pinstripes, a bistro with Italian/American cuisine and wine, plus bowling, bocce ball, a year-round outdoor patio and fire pit.

"The remaining three will be announced toward the end of this year or in January," said Ruttenberg.

"We are in the process of finalizing a deal for a 7,000-square-foot (restaurant) brand (from) the West Coast," SEE PINECREST, PAGE 16

CRAIN'S

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This rendering shows how Pinecrest, a mixed-used development in Orange Village, will look. (Contributed photo)

PINECREST

CONTINUED FROM PAGE 15

he said, as well as “toying with the idea of a restaurant use specializing in breakfast.”

“Again, it will be unique,” said Ruttenberg.

The task at hand would seem to be how to drive customers away from their homes and into the development for meals. But, according to Ruttenberg, developers are looking at the challenge from a completely different angle.

“Dining and shopping have gone hand-in-hand since the early 1900s,” he said. “Food is the new fashion. The growth of farmers markets and the staggering number of people tuning in to food-related TV shows is a real testament to how much people are focused on food generally, but more specifically how it is prepared, who prepares it, where it is grown and is it sustainable.”

He continued, “No pun intended, but consumers are hungry for mixing dining and shopping. There continues to be a growing number of traditional fashion retailers who are incorporating food into sales strategy.”

As an example, Ruttenberg cited Tommy Bahama, which has resort-style restaurants in its stores.

“Urban Outfitters is also trying that strategy,” he added.

“Cleveland has a tremendous foodie scene. Our food strategy (at Pinecrest) is to be able to tap into that consumer base,” said Ruttenberg.

The primary goal was to look at signing a majority of restaurants not found in Northeast Ohio, such as Pin-stripes and City Works, both popular in Chicago; and Fusion and Bibibop, both found in the Columbus area.

“It’s not only the notion of marrying community and cuisine, but doing it in a way that drives people into an establishment,” he said.

“We hope that people — as opposed to going to a specific restaurant — simply make the decision to

come to Pinecrest because of the overall environment,” he said. “They will come down maybe going to a movie or finishing a day at the spa, or maybe planning to attend concerts (being planned as part of the Pinecrest ‘experience’).”

The bottom line is that the marketing approach is simple: Offer unique experiences that draw patrons, and put in place a majority of “unique-to-Northeast Ohio” restaurants.

Ruttenberg is clear about the path ahead for Pinecrest and area foodies.

“Pinecrest is certainly about commerce, but it’s also about creating Cleveland’s top district for gathering. It sits within the epicenter of the wealthiest and most-educated trade area in Cleveland. Given the ease of getting here, traversing very simple highways, we expect Pinecrest will draw the millennials from Ohio City, particularly given some of the TBA retailers, and all other points north, south, east and west.”

Pinecrest is set to open in the spring of 2018.

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Crain's 52

Crain's 52 recognizes the entrepreneurial spirit, innovative business tactics and skyrocketing revenue growth of 52 of Northeast Ohio's fastest-growing companies. Why 52? That's how many floors there are in our historic Terminal Tower. And as of this year, the number 52 is even more representative of growth and success as the Cleveland Cavaliers brought home the city's first championship title in 52 years. ¶ Eligible companies had to be privately held, at least 5 years old and located in Northeast Ohio. They must have posted at least \$5 million in revenue in 2015 and should have had no more than one year of declining revenue, and it cannot be in 2015. *Crain's* worked with Apple Growth Partners, an independent accounting and business advisory firm with offices in Cleveland and Akron, to verify revenue numbers and to compute revenue growth. ¶ Please note that because we have strengthened the criteria, we had to disqualify several applicants and will only honor 50 companies this year.



Ranked in terms of revenue growth, here are Northeast Ohio's entrepreneurial giants.

1. Echo Health Inc.
2. Wireless Environment
3. Laudan Properties
4. ExactCare Pharmacy
5. Budget Dumpster
6. Compass Self Storage
7. Global Transport
8. Keller Williams Realty of Greater Cleveland
9. The SpyGlass Group
10. Technical Assurance
11. Ohio Real Title Agency
12. Carnegie Investment Counsel
13. Bellwether Enterprise Real Estate Capital
14. Union Home Mortgage
15. Direct Recruiters
16. KHM Travel Group
17. Sky Quest
18. Asurint
19. Marsh, Berry & Co.
20. Coastal Quality Construction
21. Mazzella Companies
22. Skoda Minotti
23. RDL Architects
24. Foundation Software
25. DataServ
26. Just In Time Staffing Mentor
27. The Millcraft Paper Co.
28. Kent Displays
29. Jakprints
30. Corporate United
31. WTW Media
32. Coast to Coast Equipment: From Scissors to Cranes
33. Selman & Co.
34. ON Partners
35. Carver Financial Services
36. Olympic Forest Products Co.
37. Osborn Engineering
38. Progressive Poured Walls
39. ThenDesign Architecture
40. Corrigan Krause CPAs
41. Simple Solutions
42. Lake Erie Golf Cars
43. Herschman Architects
44. Prime Woodcraft
45. Fire-Dex
46. Talan Products
47. MRI Software
48. e2b teknologies
49. Community Assessment & Treatment Services
50. Group Management Services

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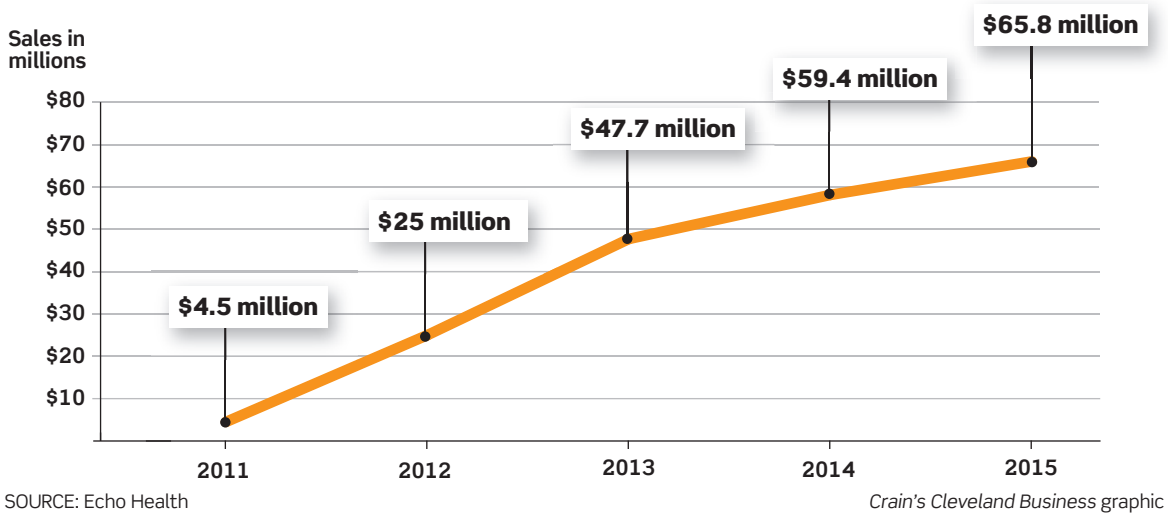
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CRAIN'S 52

Echo Health's rise to the top

Sales at the top company on Crain's list of the region's fastest-growing companies have increased by a staggering 1,365% over the last five years. How so? Echo Health's original health care payment system was scalable from the beginning.



Echo Health's software continues to impress

The Westlake-based firm shows no signs of slowing

In the world of health care related startups, it's easy to stumble.

But for Echo Health, the journey couldn't have gone any smoother — a particularly incredible feat given the increasing complexities of the health care finance space.

Last year, the Westlake-based company, which provides health care payment systems, processed \$10 billion in claims.

Also, over the last five years, its revenue has grown a whopping 1365%. And as *Crain's* reported earlier this year, Echo Health's sudden growth was no accident. In fact, it all comes back to William Davis, the company's chairman and CEO.

Davis told *Crain's* earlier this year that he originally designed the software for one customer and one customer only. He knew exactly what they wanted: A system that would allow them to take lots of payments headed to the same health care provider and combine them into a single check. It had to work perfectly, and it had to be extremely scalable from the beginning.

"We were dealing with very big guys who said, 'Oh, you're going to want to design it this way, because, you know, you're going to be processing \$100 billion,'" said Davis, who before launching Echo Health had been chairman and CEO of Simplicity Payment Alliance, and who also holds five U.S. patents.

The company started needing massive scalability about six years ago, when it released a technology that allowed its clients a way to take advantage of the burgeoning virtual card payment option in the health care industry. The virtual card allows providers to accept payments via networks run by companies such as Visa and MasterCard.

It also developed a system that would allow its clients — the third-party administrators who manage corporate health plans — to automatically select the best payment option, taking into account their preferences and the

1. Echo Health

Westlake; www.echohealthinc.com

Revenue 2015: \$65.8 million

Five-year revenue growth: 1365%

Year founded: 1997

Top executive: William Davis, chairman and CEO

Number of full-time local employees: 35

Number of worldwide full-time employees: 41

Business description: Echo Health is a preferred provider of health care payment systems though its multifaceted platform.

preferences of the health care provider. In other words, as *Crain's* reported earlier this year, the so-called "waterfall" system would consolidate payments going to a single provider and then determine whether the money would be delivered via a virtual card, an electronic check or a printed check.

"We were breaking ground then. No one was doing anything like this," Davis said, noting that Echo Health offers even more payment options today.

And while processing \$10 billion in health care claims a year seems like a lot, for years Davis has been eyeing an even bigger number: \$100 billion. — *Crain's editors*

2. Wireless Environment

Solon; www.mrbeams.com

Revenue 2015: \$15.9 million

Five-year revenue growth: 829%

Year founded: 2006

Top executive: David Levine, president and CEO

Number of full-time local employees: 11

Number of worldwide full-time employees: 15

Business description: Wireless Environment creates and develops lighting that operates off the electrical grid through its line of Mr Beams wireless, battery-powered LED lights.

3. Laudan Properties

Twinsburg; www.laudanproperties.com

Revenue 2015: \$13.4 million

Five-year revenue growth: 823%

Year founded: 2008

Top executive: Kevin R. Weidinger, president

Number of full-time local employees: 26

Number of worldwide full-time employees: 26

Business description: Laudan Properties is a mortgage field services company specializing in residential inspections, property preservation and real estate owned services for banks, servicers, investors, property managers and government housing authorities.

4. ExactCare Pharmacy

Valley View; www.exactcarepharmacy.com

Revenue 2015: \$121.8 million

Five-year revenue growth: 792%

Year founded: 2009

Top executive: Dale M. Wollschleger, president and CEO

Number of full-time local employees: 185

Number of worldwide full-time employees: 254

Business description: ExactCare Pharmacy provides medication management solutions for people with chronic conditions and on multiple medications.

5. Budget Dumpster

Westlake; www.budgetdumpster.com

Revenue 2015: \$29.4 million

Five-year revenue growth: 713%

Year founded: 2009

Top executive: Mark Campbell, John Fenn, co-founders

Number of full-time local employees: 60

Number of worldwide full-time employees: 60

Business description: Budget Dumpster rents roll-off dumpsters to customers for waste removal in almost any location in the United States.

6. Compass Self Storage

Cleveland; www.compassselfstorage.com

Revenue 2015: \$37.9 million

Five-year revenue growth: 398%

Year founded: 2009

Top executive: Todd C. Amsdell, president and CEO

Number of full-time local employees: 30

Number of worldwide full-time employees: 157

Business description: Compass Self Storage describes itself as a self-storage industry leader providing self-storage and moving solutions nationwide.

7. Global Transport

Brook Park; www.globaltransportinc.com

Revenue 2015: \$11.1 million

Five-year revenue growth: 393%

Year founded: 2002

Top executive: Victor Kaiser, president

Number of full-time local employees: 14

Number of worldwide full-time employees: 15

Business description: Global Transport is a freight broker coordinating activities of shippers and trucking companies.

8. Keller Williams Realty of Greater Cleveland

Cleveland; www.kwccleveland.com

Revenue 2015: \$11.5 million

Five-year revenue growth: 304%

Year founded: 2002

Top executive: Scott Phillips Jr., CEO

Number of full-time local employees: 297

Number of worldwide full-time employees: 138,000

Business description: Keller Williams is a full-service real estate company with a primary focus on residential home sales in the Greater Cleveland area.

9. The SpyGlass Group

Westlake; www.spyglass.net

Revenue 2015: \$14.1 million

Five-year revenue growth: 264%

Year founded: 2002

Top executive: Brad Clark, Ed DeAngelo, co-presidents

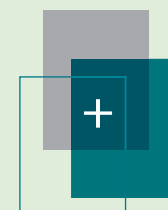
Number of full-time local employees: 107

Number of worldwide full-time employees: 129

Business description: SpyGlass is a nationwide cost consulting firm that assists executives in the dissection of communications operating costs.

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CRAIN'S 52

10. Technical Assurance

Willoughby; www.technicalassurance.com

Revenue 2015: \$13.4 million

Five-year revenue growth: 256%

Year founded: 1993

Top executive: William J. Roess, president

Number of full-time local employees: 37

Number of worldwide full-time employees: 44

Business description: Technical Assurance is a building enclosure consulting firm. It manages building envelope investigation, design, construction and sustainable management programs.

11. Ohio Real Title Agency

Cleveland; www.ohiorealtitle.com

Revenue 2015: \$9 million

Five-year revenue growth: 230%

Year founded: 2005

Top executive: Ryan Marrie, president

Number of full-time local employees: 58

Number of worldwide full-time employees: 80

Business description: Ohio Real Title provides title and closing services to the real estate community throughout Ohio.

12. Carnegie Investment Counsel

Pepper Pike; www.carnegie-invest.com

Revenue 2015: \$6.6 million

Five-year revenue growth: 226%

Year founded: 2009

Top executive: Richard Alt, managing principal; Gary Wagner, managing principal

Number of full-time local employees: 18

Number of worldwide full-time employees: 29

Business description: Carnegie provides custom investment management services to individuals and institutions.

13. Bellwether Enterprise Real Estate Capital

Cleveland; www.bellwetherenterprise.com

Revenue 2015: \$55.1 million

Five-year revenue growth: 215%

Year founded: 2008

Top executive: Ned Huffman, president; Debbie Rogan, chief operating officer

Number of full-time local employees: 49

Number of worldwide full-time employees: 184

Business description: Bellwether is a full-service commercial and multi-family mortgage banking company headquartered in Cleveland with 27 offices across the country.

14. Union Home Mortgage

Strongsville; www.unionhomemortgage.com

Revenue 2015: \$69.5 million

Five-year revenue growth: 210%

Year founded: 1970

Top executive: William C. Cosgrove, president and CEO

Number of full-time local employees: 200

Number of worldwide full-time employees: 600

Business description: Union Home Mortgage is a full-service mortgage banking company with corporate headquarters in Strongsville and branch offices throughout the United States.

15. Direct Recruiters

Solon; www.directrecruiters.com

Revenue 2015: \$6.3 million

Five-year revenue growth: 207%

Year founded: 1983

Top executive: Dan Charney, president and CEO

Number of full-time local employees: 35

Number of worldwide full-time employees: 36

Business description: Direct Recruiters is an executive search firm serving North America. For 33 years, companies have relied on Direct Recruiters to recruit, evaluate and acquire top talent in sales, marketing, technology, engineering and operations.

16. KHM Travel Group

Brunswick; www.khmtravel.com

Revenue 2015: \$11.8 million

Five-year revenue growth: 189%

Year founded: 2002

Top executive: Rick Zimmerman, president and CEO

Number of full-time local employees: 64

Number of worldwide full-time employees: 64

Business description: KHM Travel Group is an award-winning host agency, currently supporting 4,000+ independent home-based travel agents across the United States.

17. Sky Quest

Cleveland; www.flyskyquest.com

Revenue 2015: \$16.9 million

Five-year revenue growth: 174%

Year founded: 2001

Top executive: Corey Head, president

Number of full-time local employees: 35

Number of worldwide full-time employees: 35

Business description: Sky Quest provides aircraft charter and management services for local corporations and individuals.



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CRAIN'S 52

18. Asurint

Cleveland; www.asurint.com

Revenue 2015: \$22.8 million

Five-year revenue growth: 165%

Year founded: 2006

Top executive: Gregg Gay, CEO

Number of full-time local employees: 135

Number of worldwide full-time employees: 158

Business description: Asurint is a technology company devoted to the background screening and drug testing industry

19. Marsh, Berry & Co.

Woodmere; www.marshberry.com

Revenue 2015: \$29.5 million

Five-year revenue growth: 158%

Year founded: 1981

Top executive: John Wepler, chairman and CEO

Number of full-time local employees: 52

Number of worldwide full-time employees: 84

Business description: MarshBerry provides consulting services in the financial services industry to independent insurance agents/brokers and carriers.

20. Coastal Quality Construction

Broadview Heights; www.cqcoho.com

Revenue 2015: \$7.8 million

Five-year revenue growth: 157%

Year founded: 2009

Top executive: David Gutfranski, president

Number of full-time local employees: 9

Number of worldwide full-time employees: 9

Business description: Coastal Quality Construction is a commercial general contractor.

21. Mazzella Cos.

Cleveland; www.mazzellacompanies.com

Revenue 2015: \$145.5 million

Five-year revenue growth: 150%

Year founded: 1954

Top executive: Tony Mazzella, CEO

Number of full-time local employees: 156

Number of worldwide full-time employees: 480

Business description: Mazzella Cos. is one of the largest independently owned companies in the overhead lifting and rigging industries.

22. Skoda Minotti

Mayfield Village; www.skodaminotti.com

Revenue 2015: \$50.1 million

Five-year revenue growth: 146%

Year founded: 2001

Top executive: Gregory J. Skoda, chairman

Number of full-time local employees: 241

Number of worldwide full-time employees: 279

Business description: Skoda Minotti is a business advisory firm that along with its accounting, financial and tax services, offers a complement of other advisory services.

23. RDL Architects

Shaker Heights; www.RDLarchitects.com

Revenue 2015: \$6.6 million

Five-year revenue growth: 139%

Year founded: 1995

Top executive: Ron Lloyd, president and founder

Number of full-time local employees: 38

Number of worldwide full-time employees: 39

Business description: RDL Architects is a full-service architecture firm registered in 33 states, with experience in market-rate housing, affordable housing, senior living, retail, interior design, planning, mixed-use development and office.

24. Foundation Software

Strongsville; www.foundationsoft.com

Revenue 2015: \$20.3 million

Five-year revenue growth: 131%

Year founded: 1984

Top executive: Mike Ode, president; Mike Basil, vice president, operations; Ed Frantz, chief financial officer; Paul Noonan, chief growth officer

Number of full-time local employees: 142

Number of worldwide full-time employees: 148

Business description: Foundation is an author and developer of construction and accounting software.

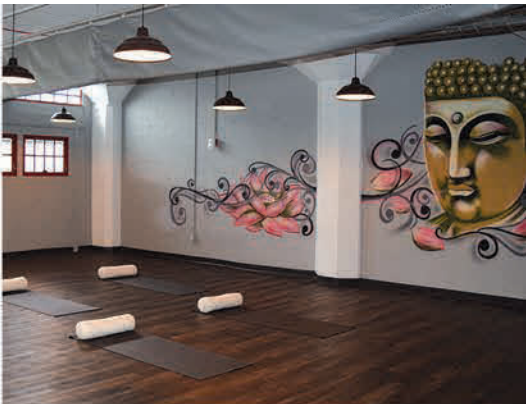


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25. DataServ

Westlake; www.dataservtech.com

Revenue 2015: \$15.9 million

Five-year revenue growth: 127%

Year founded: 1986

Top executive: Karl H. Seiler, president

Number of full-time local employees: 59

Number of worldwide full-time employees: 59

Business description: DataServ is a provider of information technology solutions, including managed, shared and stand-alone services.

26. Just In Time Staffing Mentor

Mentor; www.jitstaffinginc.com

Revenue 2015: \$23.7 million

Five-year revenue growth: 122%

Year founded: 2003

Top executive: Michael J. Donato, owner

Number of full-time local employees: 16

Number of worldwide full-time employees: 16

Business description: Just In Time Staffing is a full-service employment agency that has provided people and business solutions for more than 10 years.

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CRAIN'S 52

27. The Millcraft Paper Co.

Cleveland; www.millcraft.com
Revenue 2015: \$238.2 million
Five-year revenue growth: 118%
Year founded: 1920
Top executive: Katherine M. Mlakar, chairman
Number of full-time local employees: 65
Number of worldwide full-time employees: 247
Business description: Millcraft is an independent, fourth-generation merchant serving the professional paper, packaging and graphic arts industries.



Maria Pettet of Keller Williams accepts a Crain's 52 award Nov. 9 . (McKinley Wiley for Crain's)



Huntington Bank's Wesley Gillespie was one of the sponsors on hand.

28. Kent Displays

Kent; www.kentdisplays.com
Revenue 2015: \$32 million
Five-year revenue growth: 95%
Year founded: 1993
Top executive: Albert M. Green, CEO
Number of full-time local employees: 80
Number of worldwide full-time employees: 85
Business description: Kent Displays is a leader in the research, development and manufacture of liquid crystal displays sustainable applications, including the Boogie Board product line of eWriters.



PNC's Jill Hennessey mingles at the event at the Cleveland History Center.



Elizabeth McIntyre, Crain's editor and publisher, addresses the crowd.

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Attendees took part in the restored Euclid Beach Park carousel at the history center.



Business executives took advantage of the networking opportunities at the event.



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Chief Neurologist - Parma Neurology
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CRAIN'S 52

29. Jakprints

Cleveland; www.jakprints.com

Revenue 2015: \$26.4 million

Five-year revenue growth: 94%

Year founded: 2001

Top executive: Nick DeTomaso, CEO

Number of full-time local employees: 235

Number of worldwide full-time employees: 245

Business description: Jakprints manufactures and specializes in eco-friendly, custom full-color offset printing (paper products), custom screen and digital apparel printing, and sticker production.

30. Corporate United

Westlake; www.corporateunited.com

Revenue 2015: \$14.2 million

Five-year revenue growth: 91%

Year founded: 1997

Top executive: Doug Blossey, president and chief operating officer

Number of full-time local employees: 31

Number of worldwide full-time employees: 40

Business description: Corporate United is a group purchasing organization that arranges outsourced group purchasing for corporate services, human resources, information technology, facilities, marketing and operations departments within major corporations.

31. WTW Media

Cleveland; www.wtwhmedia.com

Revenue 2015: \$10.8 million

Five-year revenue growth: 90%

Year founded: 2006

Top executive: Scott McCafferty, managing partner

Number of full-time local employees: 28

Number of worldwide full-time employees: 41

Business description: WTW Media is a business-to-business media company that produces 40-plus technical websites and five print publications covering the electronics engineering, design engineering, fluid power, renewable energy and medical device markets.

32. Coast to Coast Equipment: From Scissors to Cranes

Valley View; www.c2cequip.com

Revenue 2015: \$20 million

Five-year revenue growth: 88%

Year founded: 2006

Top executive: Carolyn Cahlik, president and CEO; Tiffany Tutin, vice president

Number of full-time local employees: 23

Number of worldwide full-time employees: 23

Business description: Coast to Coast specializes in buying, selling and renting new and used aerial-lift equipment from industry manufacturers such as Genie, Skyjack and JLG.

33. Selman & Co.Cleveland; www.selmanco.com**Revenue 2015:** \$19.5 million**Five-year revenue growth:** 78%**Year founded:** 1980**Top executive:** David Selman, president and CEO**Number of full-time local employees:** 108**Number of worldwide full-time employees:** 124**Business description:** Selman & Co. is a provider of administrative services related to life and health insurance and similar products with offices in Cleveland and Washington, D.C.**34. ON Partners**Solon; www.onpartners.com**Revenue 2015:** \$13.7 million**Five-year revenue growth:** 77%**Year founded:** 2006**Top executive:** Tim Conti, managing editor**Number of full-time local employees:** 12**Number of worldwide full-time employees:** 38**Business description:** ON Partners is a retained executive search firm. With a primary focus on the technology and life sciences, ON Partners identifies and recruits C-Suite, board and senior executive talent for both public and private companies, as well as venture capital and private equity firms.**35. Carver Financial Services**Mentor; www.carverfinancialservices.com**Revenue 2015:** \$6.8 million**Five-year revenue growth:** 76%**Year founded:** 1990**Top executive:** Randy Carver, president**Number of full-time local employees:** 20**Number of worldwide full-time employees:** 20**Business description:** Carver Financial Services is a firm that assists individuals, corporations and institutions with personal vision planning.**36. Olympic Forest Products Co.**Cleveland; www.olyforest.com**Revenue 2015:** \$97.6 million**Five-year revenue growth:** 72%**Year founded:** 1980**Top executive:** Daniel Andrews, president**Number of full-time local employees:** 17**Number of worldwide full-time employees:** 22**Business description:** Olympic Forest is a national pallet management service provider and sales company serving single and multi-plant operations for diverse industries.**Growth. Balance. Fun.**

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– Arnold H. Glasow

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*Crain Communications Inc. is proud to
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her induction into the Press Club of Cleveland
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*We applaud her commitment to Northeast
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CRAIN'S 52

37. Osborn Engineering

Cleveland; www.osborn-eng.com

Revenue 2015: \$12.8 million

Five-year revenue growth: 66%

Year founded: 1892

Top executive: Gary F. Hribar, president and CEO

Number of full-time local employees: 107

Number of worldwide full-time employees: 113

Business description: Osborn Engineering is a full-service engineering firm offering design services to a variety of markets.

38. Progressive Poured Walls

Hinckley; www.ppwohio.com

Revenue 2015: \$13.5 million

Five-year revenue growth: 65%

Year founded: 2006

Top executive: J. Rob Pietruszka, president and CEO

Number of full-time local employees: 39

Number of worldwide full-time employees: 39

Business description: Progressive Poured Walls uses highly trained crews, state-of-the-art equipment and advanced processes to pour residential and commercial foundations in the Greater Cleveland area.

39. ThenDesign Architecture

Willoughby; www.thendesign.com

Revenue 2015: \$6.7 million

Five-year revenue growth: 59%

Year founded: 1989

Top executive: Bob Fiala, managing partner

Number of full-time local employees: 38

Number of worldwide full-time employees: 42

Business description: With offices in Cleveland and Pittsburgh, ThenDesign Architecture provides planning, architecture and interior design services.

40. Corrigan Krause CPAs

Westlake; www.corrigankrause.com

Revenue 2015: \$6.1 million

Five-year revenue growth: 57%

Year founded: 1989

Top executive: Thomas L. Harrison, managing partner

Number of full-time local employees: 51

Number of worldwide full-time employees: 51

Business description: Corrigan Krause is a midsize CPA firm that provides various accounting, tax, compliance and consulting solutions.

41. Simple Solutions

Beachwood; www.simplesolutions.org

Revenue 2015: \$5.4 million

Five-year revenue growth: 56%

Year founded: 2003

Top executive: Nancy McGraw, president and CEO

Number of full-time local employees: 20

Number of worldwide full-time employees: 20

Business description: Simple Solutions produces hard copy and electronic supplemental educational materials for students in grades K-8.

42. Lake Erie Golf Cars

Warrensville Heights; www.lakeeriegolfcars.net

Revenue 2015: \$23.4 million

Five-year revenue growth: 53%

Year founded: 1999

Top executive: Frank Cisterino, president

Number of full-time local employees: 25

Number of worldwide full-time employees: 30

Business description: Lake Erie Golf Cars sells and leases golf cars and has full service and parts departments.

43. Herschman Architects

Cleveland; www.herschmanarchitects.com

Revenue 2015: \$14.1 million

Five-year revenue growth: 50%

Year founded: 1974

Top executive: Mike Crislip, president

Number of full-time local employees: 70

Number of worldwide full-time employees: 78

Business description: Herschman Architects is a leader in architecture, engineering and interior design. Project types include retail stores, shopping centers, salons/spas, restaurants, industrial/warehouse, office buildings, corporate and medical offices, religious facilities and residential.

44. Prime Woodcraft

Brunswick; www.primewoodcraft.com

Revenue 2015: \$24.3 million

Five-year revenue growth: 48%

Year founded: 1997

Top executive: EJ Hughes

Number of full-time local employees: 10

Number of worldwide full-time employees: 10

Business description: Prime Woodcraft is a pallet recycler and supplier. The company offers wood and plastic pallets to all kinds of industries throughout the United States and Canada.

45. Fire-Dex

Medina; www.firedex.com
Revenue 2015: \$25.4 million
Five-year revenue growth: 46%
Year founded: 1983
Top executive: Bill Burke, CEO
Number of full-time local employees: 100
Number of worldwide full-time employees: 111
Business description: Fire-Dex is a manufacturer of fire-fighting apparel.

46. Talan Products

Cleveland; www.talanproducts.com
Revenue 2015: \$38.4 million
Five-year revenue growth: 44%
Year founded: 1986
Top executive: Pete Accorti, president
Number of full-time local employees: 73
Number of worldwide full-time employees: 73
Business description: Talan Products is a contract manufacturing company. The company's core is in high volume metal stampings and aluminum extrusion fab and supply with packaging and assembly services.

47. MRI Software

Solon; www.mrisoftware.com
Revenue 2015: \$100 million
Five-year revenue growth: 43%
Year founded: 2010
Top executive: Patrick Ghilani, CEO
Number of full-time local employees: 400
Number of worldwide full-time employees: 613
Business description: MRI Software is a provider of software solutions for the global real estate industry. MRI delivers a comprehensive and configurable solution, from property-level management and accounting to the most complex, long-range financial modeling and analytics for both the commercial and multifamily real estate markets.

48. e2b teknologies

Chardon; www.e2btek.com
Revenue 2015: \$6.8 million
Five-year revenue growth: 42%
Year founded: 2001
Top executive: Bill Henslee, owner and CEO
Number of full-time local employees: 46
Number of worldwide full-time employees: 46
Business description: e2b teknologies is a reseller of ERP software and the developer of Anytime Collect, an accounts receivable software solution worldwide.

49. Community Assessment & Treatment Services

Cleveland; www.communityassessment.org
Revenue 2015: \$6.6 million
Five-year revenue growth: 35%
Year founded: 2001
Top executive: Roxanne Wallace, executive director
Number of full-time local employees: 89
Number of worldwide full-time employees: 89
Business description: Community Assessment & Treatment Services is a substance abuse and mental health treatment agency.

50. Group Management Services

Richfield; www.groupmgt.com
Revenue 2015: \$40.6 million
Five-year revenue growth: 33%
Year founded: 1996
Top executive: Mike Kahoe, owner
Number of full-time local employees: 128
Number of worldwide full-time employees: 152
Business description: GMS is a professional employer organization and a third-party administrator that helps companies take control of their HR functions, such as payroll, benefits, risk management.

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Business of Life



Dr. Carol Osborne says a more holistic approach to treating pets is resulting in some dogs living 26 years. (Dan Shingler)

Vet giving pets a holistic touch

Chagrin Falls' Dr. Carol Osborne has been at forefront of approach to help cats and dogs be healthier

By DAN SHINGLER

dshingler@crain.com
@DanShingler

For Dr. Carol Osborne, a lifespan of 10 or 12 years was not nearly long enough when it came to people's best friends.

When she got out of Ohio State University's famous veterinary medicine school and went into practice more than 20 years ago, she was disheartened. The profession, she said, seemed to be more geared toward palliative care than toward curing the diseases that afflict old cats and dogs.

"When I first got out of vet school, all my puppies and kittens were senior citizens that were afflicted with a myriad of diseases that affect senior pets. Everything from cancer, arthritis and diabetes, to heart, liver and kidney disease — just like people," said Osborne from her Chagrin Falls Veterinary Center and Pet Clinic recently.

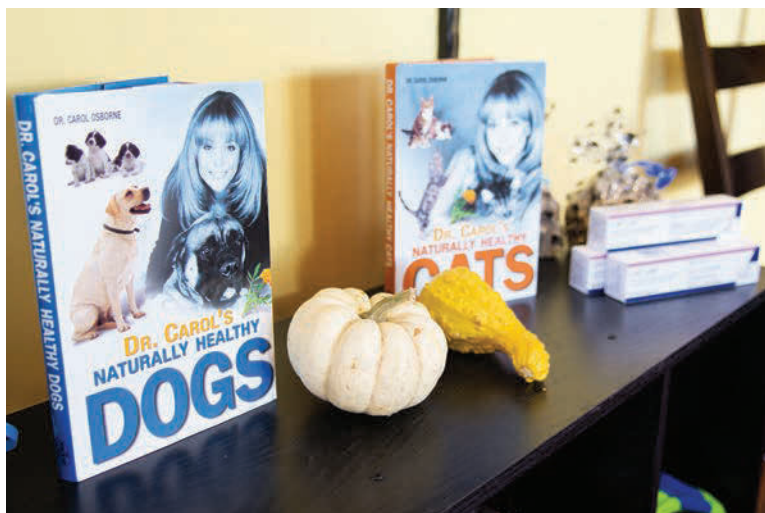
Except, unlike with people, the reaction of most medical professionals to these diseases in dogs and cats was to make the animals comfortable, possibly address conditions with short-term treatments and procedures, and prepare owners to "put down" their animals fairly soon.

"When I went out to find treatments that would not just put a Band-Aid on the wound, but would truly help these animals, I found nothing ... so I started delving into gerontology and the aging process," she said.

She spent four years studying with human doctors, because they were the only ones paying any attention to systemic aging, as well as how to treat its related maladies. It changed how she thought about mammalian health generally, and she became much more holistic in her approach. She also began to learn, along with the rest of the medical community, more about genetics — and that fits well with the approach of holistic and integrated medicine.

"Longevity is 30% genetics, and we can't do much about that. But 70% of our longevity is attributed directly to lifestyle," Osborne said. "But what if you're a golden retriever? Well today we know that you have a predisposition to not only arthritis and epilepsy, but also to cancer ... but the odds are 70% in your favor if you can make appropriate changes in your lifestyle."

That means vets and, more importantly, pet owners, have control over 70% of their pet's health, and Osborne works with pet owners to make sure they know that and take advantage of it.



Dr. Carol Osborne has written several books on how to raise healthy pets. She has a veterinary center in Chagrin Falls.



tage of it. Exercise, diet, cleanliness, emotional health — they all come into play when it comes to how healthy the animal will be, and for how long. Addressing them all works wonders, too, she said.

"We're seeing small breed dogs, 25 to 35 pounds, live to 26 years — and even giant breeds, which normally have a much shorter lifespan, are living to 18," Osborne said.

Osborne has written books on the subject for pet owners, she's formulated her own brand of vitamin, mineral and herbal supplements for pets under the brand name PAAWS (Pet Anti-Aging Wellness System), she does a podcast and even offers recipes for pets on her website. Most re-

cently, she participated in clinical trials for dogs with cancers to see if they could be treated more effectively by timing chemotherapy with cycles of the animals' immune systems.

In the meantime, other vets have begun to follow practitioners like Osborne. Integrated, holistic health care is being practiced by more and more of them.

The American Holistic Veterinary Medical Association — itself only coming up on its 35th birthday next year — now boasts more than 1,000 members. It had fewer than 100 in the 1980s, according to the group's website.

And the growth in holistic vet care mirrors a larger trend in the nation as a whole. More and more people continue to own more pets.

According to the Insurance Information Institute, 65% of U.S. households own a pet, up from 56% in 1988.

According to the American Veterinary Medical Association, more than 43 million U.S. homes have a dog and each of them will visit their vet more than twice a year. Another 36 million households have a cat, though they visit vets a little less frequently than dog owners.

That's likely to keep vets, especially those like Osborne, plenty busy in the years ahead.

"The pet's place in the family and its significance in society is much greater today ... and people are demanding the same level of health care that we give to humans," Osborne said.

BUSINESS OF LIFE

Source Lunch

You've probably seen Andre Knott get hit with sunflower seeds as he's reporting on the Cleveland Indians during a SportsTime Ohio broadcast. You've also probably watched him feud with Mustard and get his bald head rubbed as a teamwide good-luck charm. No matter what, though, Knott is always smiling, which is part of his personality, and because he says he's just a "fat kid from Akron" who grew up following the Browns, Cavs and Indians and loves that he gets to report on the Tribe before, during and after each STO broadcast. Knott, however, hears almost as many comments from fans about his other job — as one of the hosts of the popular A to Z podcast with Pro Football Talk writer and fellow Akron native Zac Jackson. The podcast is best known for its behind-the-scenes stories about the Browns (Jackson and Knott used to work for the team), and for its critical analysis of a franchise for which Jackson has thrown a fake parade and Knott crafted an amusing "5 and 11" song. But the Indians are the club about which Knott is as well-informed as almost anyone. — Kevin Kleps



Andre Knott
BROADCASTING

There are 162 games, plus spring training duties, and this year an extended postseason run for the Indians. What kind of grind is that?

It was a grind. The playoffs made it so much easier. The grind is a Friday-Saturday series at home, after you just came off a six-day, seven-day trip. You get all excited to come home, but home is the worst in August and September because you're drained already. So much is going on and you get home, and whether you have a day off or not, you gotta do laundry, you gotta get your stuff together, you gotta do stuff with your family, you haven't seen your mom or your sister in a month, so the last two months of the season are tough.

What was it that made this Tribe team so special?

The right mix. I hate to make it simple, but it is simple. They just never made excuses. When we showed up the first day of spring training, all the questions were, "When is Michael Brantley going to play?" And I think that us in the media, we made the situation with Brantley so much of a story that nobody paid attention to much else in spring training. It was almost like they built a cocoon around, "What's wrong with us? OK, we don't have Michael Brantley." They liked having no expectations. Their motivation, after Kansas City won (the World Series in 2015), was, "Kansas City's good, but we can play with them, and if they can do it, we can do it." I think it goes back to the day they traded (Nick) Swisher. They took on a different identity.

What's the best part about your job?

I'm a fat kid from Akron who grew up loving sports. I did a thing with Josh Cribbs at our church a couple weeks ago. You always hear the corny saying, "You shoot for the highest star. You may not hit it, but you'll still be among the stars." That's kinda what my life has been. You know what it was like for me to be three feet away from the Indians' bench when they clinched to go to the World Series, and I got Tom Hamilton in my ear? The best part is I get to be that middle ground to tell my mom about different guys, to tell my father about Francisco Lindor. I get to be the conduit to tell you to be there, to see it. I'm not playing, but I'm as close as you could be to playing. That's the cool thing. This job would be cool if it was with the Texas Rangers. But it wouldn't be as cool, because I'm at home.

Who is the best interview on the Tribe?

My favorite is Lindor because Frankie and I, it's just like talking to a friend. Jason Kipnis is the same way. Kip can be (ticked) off, but I know if you look Kip in the eye and you ask what you have to ask, he'll give you a genuine answer and he'll cut the mess and get right to it. Frankie, because he has that exuberance still. He sounds like he knows what he has to say, and he does, but that's naturally Frankie. He reminds me of LeBron so much. I've interviewed LeBron since he was 14, 15 years old. Frankie has that "it" that LeBron has. When the camera goes on, he knows.

How's the podcast doing? Has the audience continued to grow?

The pod is doing well. I've gotta give kudos to Zac (Jackson, his partner). He's done a lot of the legwork, at least during baseball season. My "real" job helps. I get that. I think the thing that blows me away is there's nothing like being on the road in Texas, Anaheim, Canada, and I'll hear somebody yell out of nowhere, "Congrat!" (That's a popular, sarcastic reply the pair often says on the podcast.) How do I not laugh? I think that's how our listeners separate themselves. "Yes, I'm an Indians fan, but I also listen to the podcast."

How do you toe the line between everything you get in the clubhouse, and not revealing too much on the air and the podcast?

It's just like you and I having a discussion. You and I aren't best friends, but you and I have had enough conversations where we can have discussions of things and when we walk away, I don't expect it to be out (in public). ... Most of the conversations I have with a player will never be on the air. If you're doing the job the right way, most of that stuff will never be in the paper. I do this in my job nightly: A lot of conversations I have with players — I know things about how a guy feels, or why he's using a heavier bat or a lighter bat, or his hip has been bothering him for three days, or things that might be going on at home — I'm not going to go out and blast that.

Five Things

FAMILY TIME

Knott and his wife, Jennifer, have two children — Isabella, 3, and AJ, 2.

DADDY'S HOME

Now that the baseball season is finally over, Knott has a very important role. "Be the babysitter for my kids. That's what they call me," he says, laughing.

CRUCIAL CONNECTIONS

Jennifer Knott is the founder of the Rec2connect Foundation, which provides recreation and aqua therapy to individuals with special needs.

TIP OF THE CAP

Knott on his wife's foundation: "It does make you feel good. I've seen the work that my wife has done, and I've seen what it does for the families." He calls her "the real star."

FOR A GOOD CAUSE

The foundation has a fundraiser on tap at the Barley House from 6 p.m. to 9 p.m. on Saturday, Nov. 19. Knott will be pouring drinks, along with SportsTime Ohio colleague Jensen Lewis, former Cleveland Browns standout Josh Cribbs and possibly an Indians player or two.



Lunch Spot

Slyman's Tavern

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The meal

Both went with (surprise, surprise) corned beef sandwiches, French Fries and a soft drink.

The vibe

The Independence location, which opened in 2015, has a much different vibe than the famous downtown Cleveland spot, but it remains true to the original — thanks to its popular collection of sandwiches. (And yes, the corned beef is every bit as good here.)

The bill

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LAW



Matthew J. McCracken
Partner
Weston Hurd LLP

Matthew McCracken joins Weston Hurd as a Partner. He serves as outside general counsel to numerous regional businesses and lenders, providing strategic analysis, negotiation and drafting support, as well as counsel on general business matters, employment laws, loan workouts, and commercial real estate. Matthew also provides litigation support for complex business disputes, consumer complaints, real estate matters, and employment disputes.



Steven L. Wasserman
Partner
Weston Hurd LLP

Steven Wasserman, a real estate, banking and business law attorney joins Weston Hurd as a Partner. Steven represents clients in loan restructuring, workouts and financing alternatives for troubled real estate, and in buying and selling businesses, real estate development, leasing and financing, and complex shareholder and other business disputes. Steven also provides corporate governance advice to a variety of businesses and organizations.



Robert I. Chernett
Of Counsel
Weston Hurd LLP

Robert Chernett joins Weston Hurd as Of Counsel. Bob represents clients in business and corporate litigation as well as transactional matters regarding business and franchise acquisition and sale; all facets of commercial real estate throughout the United States including but not limited to financing, property acquisition and sale; public and private mechanic liens; construction and foreclosure matters; commercial tax complaints, and commercial landlord-tenant disputes.

ENGINEERING & CONSULTING



Alysia K. Lorincz, P.E.
Roadway Group Leader,
Project Manager
KS Associates, Inc.

KS Associates, Inc. welcomes Alysia K. Lorincz, P.E., Roadway Group Leader, Project Manager. Alysia is responsible for managing transportation projects with a focus on roadway engineering. She will work directly with KS clients including the Ohio Department of Transportation, the Ohio Turnpike and Infrastructure Commission, Greater Cleveland Regional Transit Authority, counties, and municipalities throughout Ohio. Her relationships and technical skill will be of great value to our clients.

ENGINEERING & CONSULTING



Orli Perez
Director of Business Development
NV5 Global Inc.

NV5 names Orli Perez as Director of Business Development, joining the firm's Program Management vertical to further develop their growing portfolio of regional and national accounts. Orli comes to NV5 with a wealth of experience, having spent 15 years in Washington D.C., where she was instrumental in representing large corporate projects as an Owner's Representative and Project Executive. Orli will play a key role in providing and implementing high-quality solutions for NV5's clients.

ACCOUNTING



Paul M. Weisinger,
CPA/ABV, CVA
Partner
Walthall CPAs

Weisinger was recently named to the board of The Cleveland Arts Prize, which rewards and promotes creative artists whose original work and accomplishments have set a standard of excellence. He was also appointed to the board of Havana Daydreamers - a group of business people interested in cigars and dedicated to helping fund medical research for men's health concerns. Weisinger specializes in financial planning and tax consulting for businesses. Learn more at www.walthall.com/weisinger

ARCHITECTURE



Hallie DeVillan, Assoc.
AIA, AIGA
Associate
Bialosky Cleveland

Bialosky Cleveland promotes Hallie DeVillan, Assoc. AIA, AIGA to Associate. As Marketing Director of the Cleveland-based architectural firm, DeVillan has carved a nontraditional role in architecture that amplifies her passion for design, business and people. She is a primary author of the firm's vision and values and has directly advanced the identity, culture, and practice within Bialosky. She serves on the AIA Cleveland Board, as Associate Director.

ARCHITECTURE



Theodore Ferringer,
Assoc. AIA, LEED GA
Associate
Bialosky Cleveland

Bialosky Cleveland promotes Theodore Ferringer, Assoc. AIA, LEED GA to Associate. With a reputation for advancing architecture that has deep social impact on communities, Ferringer champions these types of projects at Bialosky Cleveland, in addition to filling the role of Business Development Director. He presently is the Project Manager of the Cleveland Metroparks' Edgewater Beach House, and nationally serves as the 2016 Chair of the AIA National Associates Committee.

ENGINEERING



Andy Parr
Survey Manager
OHM Advisors

Andy Parr, PE, PS, has more than 25 years of engineering and surveying experience. Andy began his career in the private sector at North Coast Engineering in downtown Cleveland. He brings to OHM Advisors expertise in the latest technology and workflows with specialties in municipality roadway, utility replacement and commercial designs. He has been involved in a variety of projects in the Cleveland area like the Euclid Corridor Project, Cleveland Institute of Art and Downtown Public Square.

ENGINEERING



Matt Hills
Principal
OHM Advisors

Matt Hills, PLA, ASLA joins OHM Advisors as principal, leading planning, urban design and landscape architecture projects in northeast Ohio. Hills is known for his award-winning site planning and design work with BEHNKE Landscape Architects, such as Cleveland's Flats East Bank neighborhood development, with its 1,200-foot riverwalk along the Cuyahoga River, the Cleveland Museum of Art Fine Arts Garden and Goodyear Global Headquarters, as well as trails and bikeways throughout Cleveland Metroparks.

ENGINEERING



Jon Lorincz
Senior Project Manager
OHM Advisors

Jon Lorincz, PE, joins OHM Advisors as a senior project manager in Northeast Ohio. He brings more than 23 years of experience to transportation infrastructure projects for state, county and local government agencies. In his new role, Jon leads a team of engineering professionals, working with new and existing clients, to deliver solutions for transportation projects, including: funding acquisition, alternatives development and evaluation as well as detailed design and construction documents.

ACCOUNTING



Andrew P. Somich, CPA, MBA
Supervisor
Walthall CPAs

Somich offers expert tax planning, compliance guidance, and financial consulting to manufacturing and distribution, construction, real estate, restaurant, and service businesses. He develops customized business strategies that help minimize tax liability through planning, financial forecasting, and constant monitoring of changes in tax rulings, trends, and laws. Somich has a BS from Miami University and an MBA from Cleveland State University. For more information, go to www.walthall.com/somich

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The Week

THE BIG STORY

An Election Night for the ages saw Donald Trump win the presidency, defying long political odds and opening up much speculation about how he will approach issues including trade, infrastructure spending, taxes and immigration. U.S. Sen. Rob Portman, a Republican from Cincinnati, won re-election handily. Locally, a Cleveland schools renewal levy passed, as did a measure to increase the city of Cleveland's income tax to 2.5% from 2% and an issue in Lakewood to ratify a Cleveland Clinic-led plan to build a family health center following the closing of Lakewood Hospital.

ROCK ON

Since rock and roll will never die, the Rock & Roll Hall of Fame has to keep renewing itself. It's been happening over the past year and will continue over the next year and beyond, according to a plan laid out Thursday,



A seasonal stage is part of the Rock Hall improvements.
(Contributed photo)

Nov. 10, by executives of the 22-year-old lakefront museum. Eventually, the changes will include something called the Interactive Garage Zone Experience, where visitors can make their own music, as well as new dining experiences. Over the last year, the revamping included a new atrium and redesigned music store, and a new permanent exhibit on the museum's first floor, "Backstage Stories," that chronicles how live concerts are produced. On the

plaza, the Rock Hall opened a seasonal stage that has hosted several events and a beer garden. The plaza also now features seven-foot high red metal block letters that spell out "LONG LIVE ROCK."

EUREKA!

Cleveland startup Heureka Software announced it has raised \$1.1 million in seed funding from Northeast Ohio angel investors and venture development organization JumpStart Inc. The software-as-a-service company said in a news release that it "expects to raise that figure to \$1.8 million in angel funding by year's end." To date, Heureka said, it has raised a total of \$1.95 million, including a JobsOhio loan of \$750,000; a \$100,000 award from the Great Lakes Innovation and Development Enterprise, or GLIDE; and now \$250,000 from the JumpStart Evergreen Fund. "While the funding environment for startups nationally has been extremely competitive, the

Northeast Ohio startup environment has improved dramatically in the last four to five years," said Heureka's founder and chairman, Ron Copfer, in a statement.

END OF AN ERA

Christopher M. Connor will retire from his role as executive chairman of The Sherwin-Williams Co. at the end of the year following a 34-year career with the Cleveland-based company. In addition, the Sherwin-Williams' board has added the role of chairman to CEO John G. Morikis' duties effective Jan. 1, 2017. Connor, meanwhile, will remain a member of the Sherwin-Williams board until his retirement from the board at the end of his current term at the company's annual shareholders meeting in April of next year. Morikis joined Sherwin-Williams in late 1984 as a management trainee in the company's paint stores group and has held many leadership positions, including

nine years as president and chief operating officer. He has been with the company for 32 years.

CHANGE AT THE TOP

Omnova Solutions Inc. soon will have a new CEO. The Beachwood-based specialty chemicals and polymer company on Nov. 7 announced that Kevin M. McMullen, 56, will step down as chairman, CEO and president, effective Dec. 1. He also will leave the company's board of directors at that time. Omnova has selected Anne P. Noonan, 53, to succeed McMullen as president and CEO, also effective Dec. 1. She will join the board of directors, but the release stated the company has decided to split the chairman and CEO roles. William R. Seelbach, 68, has been elected Omnova's independent, non-executive chairman, a role he will assume on Dec. 1. Noonan is currently president of Omnova's Performance Chemicals business. She joined the company in 2014.

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FINANCIAL SERVICES



Daniel M.P. Welker, CFA
Vice President
North Point Portfolio Managers

Dan Welker has joined North Point as a security analyst and portfolio manager. He is a native Cleveland and a graduate of the College of Wooster. Dan has spent his entire career in the securities industry, having previously worked at Access Distribution Partners and J.P. Morgan Asset Management, in Chicago and New York.

NONPROFITS



Deborah Southerington
Senior Director of Human Resources
The Council for Economic Opportunities in Greater Cleveland

Deborah Southerington is the Senior Director of Human Resources at the Council for Economic Opportunities. She is responsible for assessing HR operations to align with organizational goals and creating a strategic, efficient and effective department. She has more than 20 years of HR management experience at the City of Cleveland and Cuyahoga County. She earned her Bachelor's degree from Kent State University and is a graduate of the 2002 Leadership Academy at Cleveland State University.

NONPROFITS



Deborah Armstrong
Chief Financial Officer
The Council for Economic Opportunities in Greater Cleveland

Deborah Armstrong is the Chief Financial Officer at the Council for Economic Opportunities and is responsible for assessing and evaluating the financial performance of the organization. She has more than 20 years of fiscal management experience with nonprofits including Mobile Meals and the Akron Urban League. She has worked with the banking industry and as a consultant. She received her MBA from Baldwin-Wallace College and a Bachelor's in Business Administration from Cleveland State University.

REAL ESTATE



Jennifer Dirrman
Property Administrator
Carnegie Companies, Inc.

Jennifer joined Carnegie in August 2016. Jennifer has many years of involvement in the title and commercial real estate industries. She has many years of experience in the areas of collections, commercial lease administration, and purchase and loan agreements. Jennifer assists the corporate property management team with property related operations and administrative functions. Her diverse role also includes implementation of company procedures for monitoring receivables and collections.

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TRADE

CONTINUED FROM PAGE 1

Cross-border trade and immigration will be significantly diminished, and with less trade and immigration, foreign direct investment will also be reduced, Moody's said.

It's too early to know what changes in trade policy actually will come to pass and how they will affect the foreign trade of businesses in the region, but people in Northeast Ohio who work on foreign trade are uncomfortable.

"I feel it is a little early to predict what will happen, although I do have some concerns," said Kay Herdman, executive director of the Cleveland Foreign Credit Group, in an email. "From my viewpoint, Mr. Trump has not presented a cohesive vision of trade policies under his administration."

The group's members are manufacturers, credit managers, bankers and service organizations who have similar interests in export activities.

That lack of clarity has kept attorney Stephen Petras, an attorney at BakerHosteltler here who specializes in international business transactions, on the phone with people from around the world who have been calling him since the election. They were concerned about how the changes in trade policy they are hearing about will affect manufacturing operations that have products and materials coming in from different parts of the world.

"I have been in touch with quite a few people from Europe and Mexico, as well as Canada, and people are wondering how serious will trade policy be changed," he said. "For example, Mr. Trump has criticized NAFTA, TTP (the Trans-Pacific Partnership) and European Union-U.S. trade negotiations. Hopefully, Mr. Trump and the people he will talk to (about trade issues) will focus on areas where agreements can be improved and move away from the rhet-



President-elect Donald Trump meets with President Obama in the Oval Office. (Pete Marovich/Bloomberg)

oric that says should be thrown out and start over from square one."

The focus in Northeast Ohio is NAFTA. While Trump has focused on Mexico when he has said he would tear up the 22-year-old trade agreement, people here are more focused on the impact such a move would have on trade with Canada.

A February 2016 report from the Ohio Development Services Agency found that, in 2015, exports to Canada, at \$20.1 billion, were 39.6% of the state's export business. Mexico was the second leading trade partner taking \$6.5 billion, or 12.9% of Ohio exports. In other words, more than half of all exporting from Ohio goes to NAFTA partners.

Don Esarove, president of the Cleveland-based international trading company Cypress Corp. and chairman of the Northeast Ohio International Business Network, is skeptical that he'll see any quick changes that will affect his businesses, which include Riley Gear Co., a Florida firm that makes gears and gear boxes, including transmission supply boxes used on oil rigs around the world.

"I don't know what's going to hap-

pen," Esarove admitted. But, he added, "Some of these trade agreements, for instance NAFTA, there's no way any president, let alone Trump, can unwind NAFTA without a lot of help from Congress, and I don't see that happening. The Republican Congress is generally pro-trade."

Actually, it's not trade agreements that worry Esarove and his international business.

"Mostly it's the currency issue," Esarove said. "The (strong) dollar has cost us some business. We have some competitors overseas that are selling 20% under (our pricing)."

Kimberly Holizna, whose KPH Global Trade consultancy is co-sponsoring the NEOTEC discussion, believes some changes, especially in NAFTA, could be justified, but that, if change comes, it will take time to fashion those changes. She said that the trade agreements are not all bad.

"You can't just come in and undo these trade agreements," Holizna said. "There are some things that are working for (U.S.) companies. But do I believe there could be improvements? Sure."

But, she noted, "If you start rene-

gotiating, you can't just renegotiate in part, the Mexico piece. You've to look at the Canadian piece."

While these conversations generally stayed focused on looking ahead at trade issues without political partisanship, the broad general belief in the business world in the positive value of international trade and the concern about where a Trump administration is headed, some partisanship did seep through, as when Esarove talked about the TPP.

Esarove hopes that Trump will come to see that it's more than a trade issue, it's geopolitical, a way to reassure Asian allies that the United States intends to remain a counterbalance to the growing sway China will hold in the region.

"On TPP, I don't know what's going to happen," he said. "In Trump, we've got a guy who was on the campaign trail saying one thing, and maybe as president will be saying and thinking and doing other things, which would be fully within character in his case. You never know what he's going to say. It's going to depend on the people he surrounds himself with."

POT

CONTINUED FROM PAGE 1

Yet, whether Ohio is on track to correcting the issues marijuana businesses across the country continue to deal with, and will be faced here as the industry materializes, is hazy at best.

"In terms of the business," Fortune said, "the only fears I have are with banking."

Bank reluctance

FunkSac is what's known as a marijuana-related business: an operation that doesn't handle the cannabis flower directly, but provides some kind of supporting service or product to companies that do, like cultivators and dispensaries. Commonly called "MRBs," those business can include everything from packaging companies to grow-light manufacturers to insurance firms.

In states where marijuana is legal, those businesses often are forced to deal exclusively in cash. That's because federally insured banks are hesitant to work with them because marijuana is still a prohibited Schedule I drug under federal law.

The cash-only system creates a host of problems, not the least of which is safety and money laundering as dispensaries in particular are required to keep massive amounts of paper currency on site.

David Croft, a Cleveland attorney with Meyers, Roman, Friedberg & Lewis, whose clientele includes a slew of those ancillary marijuana businesses, said the issues are frustrating, but they're to be expected as banks slowly warm up to the industry.

The Cole Memo, issued in 2013 by President Barack Obama, effectively indicates that the federal government won't go after financial institutions and legal marijuana business working in and serving the industry

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as long as they comply with certain, complex regulations.

However, without true legislative action decriminalizing cannabis, most banks remain leery of working with operators in the multibillion-dollar marijuana industry and the companies supporting them because of the federal laws hanging over their heads. And regardless of that, the compliance itself is inherently complicated and costly, creating a large amount of work for a financial institution to bank a customer tied to cannabis.

If a bank is found in violation of those regulations, they could lose their federal insurance.

And while some banks are getting involved where the industry is a bit more mature, like Colorado and Washington, there remain serious risks that bankers in Ohio generally aren't ready to take until federal laws are changed.

'We need a solution'

Croft talked about how some dispensaries in states like Colorado, forced to deal in cash, would have three or four armored cars pick up giant bags of money to do something as routine as pay taxes, or even their landlord.

Only one truck has the money. The others are effectively decoys.

"It's almost like something out of a spy movie," Croft said. "Once businesses here in Ohio start dealing with large sums of cash, that's what's going to be happen."

And that's going to raise a lot of issues and a lot of concern, he said.

"There is frustration from the businesses in this arena because they're having to change banks frequently or deal in large sums of cash," Croft said. "That alone raises questions. How are they supposed to pay for what they need to pay?"

"We need a solution," said James Thurston, a spokesman with the Ohio Bankers League trade association.

"But I think the unfortunate truth of the matter is there will need to be some kind of movement on the federal level."

As far as most conservative bankers are concerned, that memo simply isn't enough peace of mind.

"With a new federal administration and a different perspective on this, or even a different head of an agency, and that guidance could go away in a blink of an eye," Thurston said.

With a new, more conservative president-elect preparing to step into the White House, that's a very real concern.

Kicked out

Since 2013, two large Cleveland banks have forced Fortune to shut down his accounts. He's currently with his third.

Fortune worries it could be a matter of time until history repeats itself and his current bank kicks him out as well, setting into motion a variety of expensive and time-consuming issues that would stress any entrepreneur.

When forced out of a bank, his supply chain is wholly interrupted. Already cut checks go bad and need to be rewritten. Cards stop working. Bills, rent and payrolls are all disrupted. Fortune said he'd have three days to close his accounts or the bank will do it for him and send him a bill for the cost.

"We're a packaging company for pharmaceuticals," Fortune said. "Everyone knew what we were doing."

While it's not overtly obvious that a portion of Fortune's clientele is composed of legitimate marijuana growers and distributors, the issues arise when the banks find out about that connection, even though no one in his company comes in direct contact with the plant.

That discovery can happen in different ways Fortune was understandably reticent to discuss on the record.

"They'll kick us out saying they implemented policies and the bank will

no longer do business with us," he said. "It's never open for discussion."

The closed-loop system

Aware of these issues, State Sen. Bill Colely championed a closed-loop payment system as part of HB 523, Ohio's medical marijuana law.

Under the system, medical marijuana patients and registered caregivers can put money into special accounts at a liquor store or other state-run agency, Colely said, which are then used to make purchases.

The payment system would be overseen by the Ohio Department of Commerce as determined by the Medical Marijuana Control Program, which is expected to be live by September 2018.

Businesses have accounts to pay bills. But when someone outside the system needs paid, like an MRB, then the state cuts the check.

The system does establish the control and oversight the government wants while eliminating cash. So it sounds good in theory.

"I wanted to make sure I had the most secured system out there so any federal authorities or law enforcement agency who wanted to track the money had the ability to do that," Colely said. "I think we've accomplished that."

But does it really address federal laws and regulations that make banks anxious?

At this point, that's simply not clear.

And the Department of Commerce hasn't decided how to progress just yet.

"This is very early on in the process, and we are still working through all of the details," said Kerry Francis, a spokesperson for the Ohio Department of Commerce. "I don't have any information to share other than the department is looking into the feasibility of setting up a closed-loop payment system, both what that could look like, and who would participate

and how. Theoretically, a closed-loop payment system could help address the cash issues facing other states."

But what about those state-backed checks? Would banks accept those if they're connected to some kind of marijuana-affiliated enterprise?

"I think you'd be hard pressed to find someone" who wouldn't cash a check from that state, Colely said.

But that's an assumption skeptics and bankers aren't entirely buying in to.

"It's not clear to me that this solves the banking problem at all," said Thomas Haren, an attorney with Westlake-based Seeley, Savidge, Ebert & Gourash. "I don't think those legal obligations go away just because a check is coming from the state. The only way to fix this problem is to change things at the federal level."

What's more, in this proposed closed-loop system, if a dispensary wanted to use funds in the system to pay a vendor, like FunkSac, and the state writes a check, under federal law, that could possibly be considered money laundering.

Safe to say, state-sponsored money laundering is something banks wouldn't knowingly support.

"We need to see more details on it and understand how it would get around the requirements set out in some pretty robust federal laws like the Bank Secrecy Act and Controlled Substances Act and even (The Racketeer Influenced and Corrupt Organizations Act)," Thurston said.

"(Colely) is looking for a solution that is good for everybody," he added. "But this could be a situation where federal law means there is no solution to be found, despite how hard people look."

Federal law is key

The state is engaging a variety of vendors to see if another alternative method could address banking problems.

One of those vendors is Hypur, an

Arizona-based startup designing software to enable banks to be compliant with the litany of legal regulations, including the tracking of money flow. Even if federal laws are unchanged, the Hypur system could, its executives assert, meet every stage of federal compliance and enable the tracking the government wants.

"We would provide the tools for financial institutions to bank these markets holistically," said Christopher Galvin, president and CEO of Hypur.

However, the software isn't ready to be unveiled.

Ohio is one of many states in which Hypur wants to get involved by selling its software to financial institutions interested in banking marijuana-related customers. That's why they'd encourage the state to reconsider a closed-loop system in favor of addressing the issue in a different manner by implementing their system to meet the compliance measures most banks would simply find almost prohibitively difficult to meet in today's banking climate.

In the meantime, though, interested banks and both established and aspiring cannabis-related businesses are caught in the middle of uncertainty.

Ohio may be working through these issues, but companies like FunkSac can't simply stop and wait for that perfect solution that could be years in the making — if one exists at all beyond a change in federal law.

Banks, meanwhile, are itching to get involved with these companies because of the immense amount of money to be made.

Until Ohio figures this all out, or laws are changed, doing business in this space will be difficult. And money that would otherwise be left in the state is flowing elsewhere.

"We've had to just deal with banks out West, in other parts of the country," Fortune said. "But I'd rather have these dollars go through Ohio than other states."



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Available only to qualified customers at participating authorized Mercedes-Benz dealers through Mercedes-Benz Financial Services. 2017 E 300 4MATIC® – 36 months, 10,000 miles per year. 25¢ per mile thereafter. Rate based on MSRP of \$55,575 through 11/30/16. Advertised lease rate based on a gross capitalized cost of \$54,035. Includes destination charge. Excludes title, taxes, registration, license fees, insurance, dealer prep. and additional options. Total monthly payments equal \$19,764. Cash due at signing includes \$3,899 capitalized cost reduction, \$795 acquisition fee, and first month's lease payment of \$549. Total payments equal \$24,458. Subject to credit approval. No security deposit required.

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Life, intensified.

The 2017 Porsche Macan.

\$599 LEASE PER MONTH
for 39 MTHS

\$1,999 Down

Excludes tax, title and license fees. No security deposit required. Offer Expires 11/30/16.

Porsche of North Olmsted
28400 Lorain Rd,
North Olmsted, OH 44070
(440) 716-2720

north-olmsted.porschedealer.com



PORSCHE

Closed-end lease offered to qualified lessees with approved credit by Porsche Financial Services through participating U.S. dealers. Estimated payments based upon MSRP of \$51,770. Stk# PHB01439. Excludes tax, title and license fees. No security deposit required. Payment or upfront fees do not include sales or county tax. Financing is subject to credit approval. Lease payments of \$599+tax for 39 months. 10,000 miles per year, \$0.30 for mile extra. Total due from customer at signing \$1,999 + first month's payment, acquisition fee of \$995, DOC fee of \$250, and reg fee. Expires 11/30/16.



**The New 2017
Maserati Quattroporte S Q4 GranLusso**

\$1,199/MO*

Lease for 39 months.
\$7,500 due at signing.
Security deposit waived

*39 month closed end lease, on approved Tier 1 credit through Chase bank. \$7,500 due at signing. MSRP \$117,200. Based on 10,000 miles per year with \$0.30/mile over. Excludes tax, title, lic, doc fee and acquisition fee. Security Deposit waived. One at this monthly payment (STK: TH219123). 11/30/16. 2017 Maserati Quattroporte S Q4 GranLusso.

Cleveland Motorsports
28300 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2000
clevelandmotorsports.com



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