Subject: Annual Review of Investment Policy
City Council Agenda 20 December, 2011
XI. NEW AND MISCELLANEOUS BUSINESS  1. Will Council conduct annual review and accept the current City of Ashland Investment Policy?
Mayor John and Councilors, (revised to align with extempore comments)

Dot and I have been concerned for many years about everything needing to be local and sustainable. *The Times They Are a-Changin'* sang Bob Dylan. The repeal of the 1933 Glass-Segal Act in 1999 has, as predicted at the time, made the large Wall Street investment banks behave more like casinos. [http://tiny.cc/adBmy](http://tiny.cc/adBmy)

The disastrous failure of MF Global on October 30th proves once again that the pundits of high finance, while making themselves rich with their financial instruments and derivatives, have also created a dangerous financial instability, which continues to spin out of their control. While Mr. Corzine the CEO could not tell a Congressional Committee why it failed, some theorize it was due to low interest rates causing a reduction in the float. Float is the aggregate of all moneys in the pipeline—including our checking account—that banks can lend out overnight to improve their bottom line (see P.S. below).

In the United Kingdom, Parliament has just put in place a measure, similar to our defunct Glass–Segal Act, placing a firewall between what they call ‘High Street Banks’ which serve historic banking functions and large Investment Banks, which resemble our Wall Street banks.

Big investment banks (list page 2) like Bank of America tend to siphon more money out of localities than they give back — in the same manner as giant retailers like Walmart. We suggest that it would serve the citizens and businesses of Ashland, Jackson County and the State of Oregon, for the City of Ashland’s deposits and investments to be placed, responsibly and lawfully, where they have the greatest local impact. And that this will bear a greater premium to the City’s welfare, because money that remains in the city and local community will continue to circulate and benefit local businesses and citizens.
John Fisher-Smith

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P.S. Float: When I was talking about the float, I was referring to the approximate number of days between issuance of a check and presentation of the check for payment at the organization's bank; so that on any given day the institution may use the aggregate of all those moneys of numerous accounts for short term lending.

From Wikipedia

**Largest full-service investment banks**

The following are the largest full-service global investment banks; Full-service investment banks usually provides both advisory and financing banking services, as well as the sales, market making, and research on a broad array of financial products including equities, credit, rates, currency, commodities, and their derivatives:

- Bank of America
- Barclays Capital
- Citigroup
- Credit Suisse
- Deutsche Bank
- Goldman Sachs
- JPMorgan Chase
- Morgan Stanley
- Nomura Securities
- UBS
- Wells Fargo Securities
Ashland Divest from Bank of America
December 20, 2011
Bank of America helped bring down the economy, received $25 billion in taxpayer bailout funds, and now they've been caught illegally forging documents to kick thousands of struggling families out of their homes. Hundreds of thousands of people have closed their Bank of America accounts in the last few weeks, including numbers of churches across the country.

Background of City of Ashland Choosing Bank of America: Oregon Action met recently with Ashland City Recorder Barbara Christiansen to discuss the possibility of moving the City of Ashland’s accounts out of Bank America and into another, more responsible bank.

Ms. Christiansen explained that the “Concentration Account” held with BOA has four Zero Balance Accounts. These include accounts payable and receivable and represent City departments such as: Parks, Police, Utilities, taxes, merchant fees, and VISA. The City selects its operational bank by publishing a Request For Proposals (RFP) for banking services which banks respond to with proposals. A committee of city staff rates the proposals received from banks based on a set of criteria. Currently, Ashland has a three-year contract with BOA with the possibility of two one-year extensions. The present contract has 1.5 years left to run.

Request to City of Ashland: Oregon Action would like the criteria for choosing city banking services to include a point about keeping the city’s money in the local community. We want to know, for instance, does the bank we do business with make loans to local businesses. We are asking the City if we could work informally with the staff and the City Recorder to address new criteria for the next round of Request for Proposals to banks. And, we would like the next RFP to go out as soon as is practical.

City of Ashland Investment in Local Credit Unions: Local governments are limited by state law to in the amount they can deposit in credit union savings accounts. That amount is $250,000. The law has changed. In 2010 the Oregon Legislature joined 19 states in allowing credit unions to accept larger deposits. The law gives the State Treasurer and credit unions until January 2013 to set up the collateralization pool to back these investments. The City of Ashland could be one of the first cities to implement HB 3700 by investing $250,000 in the new collateralization pool with Rogue Federal Credit Union. Larger sums can be added after January 2013.

Request to the City of Ashland: Oregon Action requests that the Ashland City Council amend their investment policies to include the option of taking advantage of HB 3700 to deposit monies in a local credit union.

For more information: Oregon Action 541-772-4029
Reasons to Reconsider Ashland’s Use of Bank of America:

As the Occupy Movement rolls on from city to city and port to port one of its consistent focuses has been on the malfeasances of the “too big to fail banks.” In this regard Bank of America deserves special attention. In addition to its refusal to stop its foreclosure practices, its robo-signing complicity and its obscene compensation to its CEO and corporate officers, Bank of America has a well-documented, long history of frauds and fines, most recently paying a 137 million dollar (“slap on the wrist”) fine to the SEC for “having engaged in bid-rigging and other non-competitive behavior in their efforts to sell ‘municipal bond derivatives to various state agencies, municipalities, school districts and nonprofits.” Adding insult to injury, BOA made 4.4 billion in profits in fiscal year 2010, receiving a total bailout from the Federal Reserve of nearly one trillion and paying no taxes, instead being rewarded with a 1.9 billion tax refund (Sanders). Here in Southern Oregon we must reexamine our local banking practices in light of Bank of America’s material and moral debt default.

On the material side of the balance sheet, Bank of America does not lend to small businesses. It made 98 small business loans in 2007 and only three as of August 28, 2010. As of that date, it had in place only one billion in commitments to Oregon small businesses. (Manning)

One of the places BOA does lend is to a business called “Advance America.” Advance America, which has an office just over the state line in Yreka, is a giant payday chain, a leader in the so-called “poverty industry.” BOA provides them with a $265 million line of credit, allowing the chain to borrow money at three percent interest and loan it out at over 400% interest, in effect, supporting usury. (Rivlin)

Just last week, faced with increasing scrutiny by the media and the recent success of “Move Your Money,” Bank of America, which has a “D” Weiss rating (Bay), surreptitiously moved its massive derivative positions from its Merrill Lynch investment arm into an FDIC account, shifting its risk of loss on these speculative derivative contracts to the FDIC and, subsequently, to the U.S. taxpayer, who will be left holding the bag. The notional value of these contracts...you can’t wrap your brain around these numbers... is 75 TRILLION dollars! (Goodman).

These so-called “business practices” are the inevitable outcome of BOA’s morally bankrupt “leadership.” Simply put, the directors of BOA have not kept faith with America. In their unwavering obsession with profit, they have driven unbridled capitalism over a cliff, ignoring any moral hazard and foregoing any fiduciary responsibility to the American people. They have, as the saying goes, “privatized their profit and socialized their costs.” Maximizing their use of laws and loopholes and lobbyists, they have gained unfair competitive advantage and have blatantly betrayed the democratic ideals of our nation to which they deceitfully pledge allegiance. It is up to us, “we the people” to take back the reins. Locally, we can start by asking the City of Ashland to divest itself of any accounts it may have with BOA and to reinvest those funds in a community bank that is a true steward of American democracy. On December 20th the Annual City of Ashland Investment Policies will be on the City Council agenda. Meanwhile, Occupy Ashland, Peace House, Oregon Action and Good Grief America are sponsoring “Move Ashland’s Money” this Saturday, December 17th from 11 am to 4 pm at Peace House, 543 S. Mountain St. in Ashland. Come and learn about actions we can take, discuss our push for an Oregon State Bank and sign our petition to the City of Ashland for Responsible Banking Resolution.

Andrew Seles, retired English professor and freelance writer, member of Oregon Action

Bay, Carrie. DS News.com. 5/27/10
Oregon Action

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Send to Oregon Action 33 N. Central Ave  # 303 Medford, OR 97501  541-772-4029  rich@oregonaction.org
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Send to Oregon Action 33 N. Central Ave #303 Medford, OR 97501 541-772-4029 rish@oregonaction.org CHASE IN OCTOBER!
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</tr>
<tr>
<td>Louis Uppin Kilker</td>
<td>77 Scenic OR Ashland</td>
<td></td>
</tr>
<tr>
<td>Angela Magness</td>
<td>191 Kendall Rd Cave Junction</td>
<td></td>
</tr>
<tr>
<td>Joshua Horton</td>
<td>191 Kendall Rd Cave Junction</td>
<td></td>
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Send to Oregon Action 33 N. Central Ave #303 Medford, OR 97501 541-772-4029 rich@oregonaction.org
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<tr>
<td>Susan Newell</td>
<td>P.O. Box 464, Ashland, OR 97520</td>
<td></td>
</tr>
<tr>
<td>Gwendolyn R Hutchins</td>
<td>273 Ninth Street Alley, Ashland, OR</td>
<td></td>
</tr>
<tr>
<td>George Kirke</td>
<td>873 9th St. Aley, Ashland, OR 97520</td>
<td></td>
</tr>
<tr>
<td>Elinor</td>
<td>157 N. Main St.</td>
<td></td>
</tr>
<tr>
<td>Matthew</td>
<td>300 Beach St.</td>
<td>97520</td>
</tr>
<tr>
<td>Nancy Nelson</td>
<td>149 Clear Brook Dr.</td>
<td>97520</td>
</tr>
<tr>
<td>Rosemary</td>
<td>2305 Old Portland Hwy, OR 97520</td>
<td></td>
</tr>
<tr>
<td>Joyce Hughes</td>
<td>585 A St., Ashland OR</td>
<td></td>
</tr>
<tr>
<td>Reid Valmor</td>
<td>215 Tolmie, Ashland, OR</td>
<td></td>
</tr>
<tr>
<td>Fred Jensen</td>
<td>806 Scenic Drive, Ashland</td>
<td><a href="mailto:fjreid@ymail.com">fjreid@ymail.com</a></td>
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<tr>
<td>Nancy J Golden</td>
<td>671 Sidaway St</td>
<td><a href="mailto:ngolden@ashlandhome.net">ngolden@ashlandhome.net</a></td>
</tr>
<tr>
<td>Julia Sommer</td>
<td>1158 Village Sq. Dr.</td>
<td><a href="mailto:julian.sommer@gmail.com">julian.sommer@gmail.com</a></td>
</tr>
<tr>
<td>Tammy Van Eyk</td>
<td>1390 Romeo Dr.</td>
<td><a href="mailto:tchong60@charter.net">tchong60@charter.net</a></td>
</tr>
<tr>
<td>Delhora Coolidge</td>
<td>471 A St. Ashland OR</td>
<td></td>
</tr>
<tr>
<td>Naomi Lipson</td>
<td>025 Bellmer, Ashland OR</td>
<td></td>
</tr>
<tr>
<td>Lisa Carpanides</td>
<td>321 Clay St Ashland</td>
<td><a href="mailto:osehana@hotmail.com">osehana@hotmail.com</a></td>
</tr>
<tr>
<td>Jacqueline Moore</td>
<td>751 Glendale Ave K.</td>
<td><a href="mailto:jaq.moore@gmail.com">jaq.moore@gmail.com</a></td>
</tr>
<tr>
<td>Ernest J. Longhini</td>
<td>233 Eва Way # 52</td>
<td></td>
</tr>
<tr>
<td>Waike P. Thierry</td>
<td>760 Morton St</td>
<td></td>
</tr>
<tr>
<td>Tom Cott</td>
<td>750 Elkach St.</td>
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<tr>
<td>Mary Ann Perry</td>
<td>164 Van Ness, Ashland 97520</td>
<td><a href="mailto:sissyperry@yahoo.com">sissyperry@yahoo.com</a></td>
</tr>
<tr>
<td>Jennifer Bacon</td>
<td>602 Fairview St, Ashland</td>
<td><a href="mailto:jenny.bu.who@yahoo.com">jenny.bu.who@yahoo.com</a></td>
</tr>
<tr>
<td>Candice Chapman</td>
<td>715 4th St, Ashland</td>
<td><a href="mailto:mcandice@wildmail.com">mcandice@wildmail.com</a></td>
</tr>
<tr>
<td>Jennifer Egoy</td>
<td>11260 Cowichan Rd</td>
<td><a href="mailto:egan.jennie@gmail.com">egan.jennie@gmail.com</a></td>
</tr>
<tr>
<td>Linda Brand</td>
<td>208 Sheridan St</td>
<td><a href="mailto:sandy8070@charter.net">sandy8070@charter.net</a></td>
</tr>
<tr>
<td>Debra M. Mankley</td>
<td>3966 S Pacific Hwy #56</td>
<td><a href="mailto:jenemke@earthlink.net">jenemke@earthlink.net</a></td>
</tr>
<tr>
<td>Jennifer Richmond</td>
<td>4298 Clayton Rd</td>
<td><a href="mailto:jenemke@earthlink.net">jenemke@earthlink.net</a></td>
</tr>
<tr>
<td>Jenedee M. Poe</td>
<td>524 N Laurel St, Ashland</td>
<td><a href="mailto:junepee360@gmail.com">junepee360@gmail.com</a></td>
</tr>
<tr>
<td>Pamela Miller</td>
<td>1980 Nezla St, Ashland</td>
<td><a href="mailto:Damisue706@hotmail.com">Damisue706@hotmail.com</a></td>
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City S.A. 1355 Romeo Dr Ashland OR
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<tr>
<td>Jamie Haden</td>
<td>2520 E Main St.</td>
<td><a href="mailto:James022@hotmail.com">James022@hotmail.com</a></td>
</tr>
<tr>
<td>Greg Valentijn</td>
<td>516 Park #11</td>
<td>g@one</td>
</tr>
<tr>
<td>Sharon Lawrence</td>
<td>702 Oracht St.</td>
<td><a href="mailto:sharon@ashlandscreditunion.com">sharon@ashlandscreditunion.com</a></td>
</tr>
<tr>
<td>Gordon Stanford</td>
<td>607 Fairview St.</td>
<td><a href="mailto:gordy@mind.net">gordy@mind.net</a></td>
</tr>
<tr>
<td>Nicole Gutrich</td>
<td>414 Clinton St</td>
<td><a href="mailto:ngutrich@msn.com">ngutrich@msn.com</a></td>
</tr>
<tr>
<td>Pamela Garrett</td>
<td>2128 Brickwood Lane</td>
<td><a href="mailto:owenwrite@aol.com">owenwrite@aol.com</a></td>
</tr>
<tr>
<td>Barbara Arrais</td>
<td>220 4th St #3</td>
<td><a href="mailto:barbara.j.arrais@gmail.com">barbara.j.arrais@gmail.com</a></td>
</tr>
<tr>
<td>Kathy McNeal</td>
<td>450 C St</td>
<td>None</td>
</tr>
<tr>
<td>Patrick Ham</td>
<td>278 Idaho #1</td>
<td><a href="mailto:ignatz@jeffnet.org">ignatz@jeffnet.org</a></td>
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<tr>
<td>Dale R. Luciano</td>
<td>810 Glendale Ave.</td>
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<td>Keith Haxton</td>
<td>110 7th St, Ashland, OR 97520</td>
<td><a href="mailto:java700@gmail.com">java700@gmail.com</a></td>
</tr>
<tr>
<td>Karen Jeffrey</td>
<td>574 E Main, Ashland</td>
<td><a href="mailto:maui-hutu@gmail.com">maui-hutu@gmail.com</a></td>
</tr>
<tr>
<td>Kai Kamahana</td>
<td>749 Park St, Ashland, OR 97520</td>
<td><a href="mailto:oceannarrator08@gmail.com">oceannarrator08@gmail.com</a></td>
</tr>
<tr>
<td>Emery Way</td>
<td>5130 Ashland St, Ashland, OR</td>
<td><a href="mailto:Situationistist@gmail.com">Situationistist@gmail.com</a></td>
</tr>
<tr>
<td>Linda Sturgeon</td>
<td>2120 4th St, Phoenix, OR 9753</td>
<td><a href="mailto:linda.sturgeons@gmail.com">linda.sturgeons@gmail.com</a></td>
</tr>
<tr>
<td>John Stern</td>
<td>490 Strawberry Lane, Ashland</td>
<td><a href="mailto:Jsternnass@yahoo.com">Jsternnass@yahoo.com</a></td>
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<td>Joanna Wheeler Niemann</td>
<td>119 fair Meadows Pl Ashland</td>
<td></td>
</tr>
<tr>
<td>Michael Niemann</td>
<td>149 fels Meadows P.O. Ashland</td>
<td></td>
</tr>
<tr>
<td>JIM McGinn</td>
<td>629 Altamont St. Ashland</td>
<td><a href="mailto:jamesmcginnis@gmail.com">jamesmcginnis@gmail.com</a></td>
</tr>
<tr>
<td>ELIZABETH COKER</td>
<td>15757 Hwy 66 Ashland</td>
<td><a href="mailto:libbac@pobox.com">libbac@pobox.com</a></td>
</tr>
<tr>
<td>T. Magsburger</td>
<td>99 Wimper St Ashland</td>
<td><a href="mailto:tennis@minds.net">tennis@minds.net</a></td>
</tr>
<tr>
<td>Dominique Brown</td>
<td>1067 Ashland St</td>
<td>facebook.com</td>
</tr>
<tr>
<td>Nicole Brady</td>
<td>257 7th St Ashland</td>
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<tr>
<td>Tanya Lee Angel</td>
<td>625 E. Valley View Rd.</td>
<td></td>
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<tr>
<td>Don Phillips</td>
<td>50 Lowe Rd Ashland</td>
<td>phillipsdonlebritishmail.com</td>
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<td>Eddie Lee</td>
<td>945 W. K St</td>
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<td>Bella Feldman</td>
<td>1011 Hiawatha Pl</td>
<td></td>
</tr>
<tr>
<td>Bruce Martinburn</td>
<td>654 Oak St</td>
<td></td>
</tr>
<tr>
<td>Mary Ann Jones</td>
<td>2295 Tolman Creek</td>
<td></td>
</tr>
<tr>
<td>Nancy Spencer</td>
<td>16-7 N. Mountain Ave</td>
<td>Nancy <a href="mailto:Spencer@mind.net">Spencer@mind.net</a></td>
</tr>
<tr>
<td>Cyd Smith</td>
<td>310 Kent St</td>
<td>c</td>
</tr>
<tr>
<td>RPENDA Gould</td>
<td>298 (GARF/521)</td>
<td></td>
</tr>
<tr>
<td>Marc Yacocelli</td>
<td>400 Morton St. Ashland</td>
<td></td>
</tr>
<tr>
<td>Dan Phillips</td>
<td>50 Lowe Rd   Ashland</td>
<td></td>
</tr>
<tr>
<td>Joanne Nowickas</td>
<td>711 Faith Ashland</td>
<td></td>
</tr>
<tr>
<td>Cate Hartzell</td>
<td>892 Garden Way Ashland</td>
<td><a href="mailto:Cate@mind.net">Cate@mind.net</a></td>
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<td>Victor Chiero</td>
<td>1003 Franklin St.</td>
<td><a href="mailto:vchieco@yahoo.com">vchieco@yahoo.com</a></td>
</tr>
<tr>
<td>Marie Madding</td>
<td>672 Mauney St.</td>
<td><a href="mailto:mumchic@gmail.com">mumchic@gmail.com</a></td>
</tr>
<tr>
<td>Linda Reisman</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peter Kocigren</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mike Ghiglier</td>
<td>700 Butler Way Pk</td>
<td><a href="mailto:pmchaydude@gmail.com">pmchaydude@gmail.com</a></td>
</tr>
<tr>
<td>Marty Walters</td>
<td>520 Fonda Ave.</td>
<td><a href="mailto:mmchaydude@gmail.com">mmchaydude@gmail.com</a></td>
</tr>
<tr>
<td>Eric Storim</td>
<td>692 Ashland Ln.</td>
<td></td>
</tr>
<tr>
<td>Tamara Cottisam</td>
<td>2540 Eagle Creek LN Ashland</td>
<td><a href="mailto:tamchaydude@gmail.com">tamchaydude@gmail.com</a></td>
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<tr>
<td>Samuel Moore</td>
<td>1935 Ashland Mine Rd</td>
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<td>Stephen Kwiatkowski</td>
<td>225 N. 2nd Talent, OR 97540</td>
<td><a href="mailto:vineflower@hotmail.com">vineflower@hotmail.com</a></td>
</tr>
<tr>
<td>Mark Thomas</td>
<td>3942 Old Hwy 92 Central Point, OR 97502</td>
<td><a href="mailto:metbp@hotmail.com">metbp@hotmail.com</a></td>
</tr>
<tr>
<td>Carolin Brown</td>
<td>250 Coventry Pl, Ashland, OR 97520</td>
<td></td>
</tr>
<tr>
<td>Billie Burnett</td>
<td>1341 Quincy Apt 15G 97520</td>
<td><a href="mailto:carlady@comcast.net">carlady@comcast.net</a></td>
</tr>
<tr>
<td>Lillian Burnett</td>
<td>706 Quincy Apt 15G 97520</td>
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</tr>
<tr>
<td>SHERRY SMILD</td>
<td>2305 C Ashland St #38 Oregon</td>
<td><a href="mailto:info@fabricdyeing.com">info@fabricdyeing.com</a></td>
</tr>
<tr>
<td>Linda Namany</td>
<td>92 Nursery St Ashland, OR 97520</td>
<td><a href="mailto:lnamanny@charter.net">lnamanny@charter.net</a></td>
</tr>
<tr>
<td>Susan Burerer</td>
<td>278 S. 4th St Talent, OR 97540</td>
<td></td>
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<tr>
<td>Kenneth Davney</td>
<td>206 Terrac Ashland OR 97520</td>
<td><a href="mailto:kdavney@att.net">kdavney@att.net</a></td>
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<tr>
<td>Margery Winter</td>
<td>634 Iowa St Ashland</td>
<td><a href="mailto:kendeve@yahoo.com">kendeve@yahoo.com</a></td>
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<td>Butey St.</td>
<td>Jill20009 @ Hotmail.com</td>
</tr>
<tr>
<td>Dennis DeBruin</td>
<td>Naal Creek</td>
<td>devBruin e yahoo.com</td>
</tr>
<tr>
<td>Judith Hirsch</td>
<td>940 B St. Ashland</td>
<td>bogbuster@<a href="mailto:j-7@net.org">j-7@net.org</a></td>
</tr>
<tr>
<td>Chris Williams</td>
<td>277 Harrison</td>
<td></td>
</tr>
<tr>
<td>H Hart</td>
<td>301 Kent</td>
<td>Wonkurt @ Hotmail.com</td>
</tr>
<tr>
<td>Nancy &amp; Clark</td>
<td>109 Clear Creek Dr. Ste. 301</td>
<td></td>
</tr>
<tr>
<td>Caroline M. Parke</td>
<td>109 Clear Creek #301</td>
<td></td>
</tr>
<tr>
<td>E. Sneider</td>
<td>508 Ann St. Ashland</td>
<td><a href="mailto:ellen_strudel@gmail.com">ellen_strudel@gmail.com</a></td>
</tr>
<tr>
<td>J. Marie Bass</td>
<td>P.O. Box 1193</td>
<td></td>
</tr>
<tr>
<td>Blake Jensen</td>
<td>2305 E. Ashland St. PMB#07</td>
<td></td>
</tr>
<tr>
<td>Barry Hayes</td>
<td>339 Cambridge</td>
<td></td>
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<tr>
<td>Tony Chess</td>
<td>1257 Siskiyou Ave. #99</td>
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<td><a href="mailto:Situationlistint@gmail.com">Situationlistint@gmail.com</a></td>
</tr>
<tr>
<td>Colleen Billee</td>
<td>424 Beech St.</td>
<td><a href="mailto:billerc@soo.edu">billerc@soo.edu</a></td>
</tr>
<tr>
<td>Mike Heathman</td>
<td>932 Eagle Hill Rd</td>
<td>Siskiyou Packers et al.</td>
</tr>
<tr>
<td>David Cody</td>
<td>2775 E. Main, Ashland OR</td>
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<tr>
<td>Karen Lowen</td>
<td>1724 E. 4th St. Ashland</td>
<td><a href="mailto:Karen@karenlovley.com">Karen@karenlovley.com</a></td>
</tr>
<tr>
<td>Jasonine</td>
<td>146 S. Mountain Ave</td>
<td><a href="mailto:jasonine@hotmail.com">jasonine@hotmail.com</a></td>
</tr>
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Send to Oregon Action 33 N. Central Ave # 303 Medford, OR 97501 541-772-4029 rich@oregonaction.org
**Petition to the City of Ashland for Responsible Banking Resolution**

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<tr>
<td>Gayle Vincent</td>
<td>180 Crosson Rd, Ashland</td>
<td></td>
</tr>
<tr>
<td>Mary Lou Gross</td>
<td>5 N Main, Ashland</td>
<td></td>
</tr>
<tr>
<td>Elliott Linsday</td>
<td>2500 Garfield, Ashland</td>
<td></td>
</tr>
<tr>
<td>Tim Thorthill</td>
<td>482 Water Ave, Ashland</td>
<td></td>
</tr>
<tr>
<td>Kristi Wright</td>
<td>1135 Ashland Mine Rd</td>
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<tr>
<td>Alexandra Alexis</td>
<td>1354 Gemini #9</td>
<td><a href="mailto:alexalexisone@gmail.com">alexalexisone@gmail.com</a></td>
</tr>
<tr>
<td>Mauryn Milbourn</td>
<td>371 E. HERSEY</td>
<td></td>
</tr>
<tr>
<td>Anthony J. Piper</td>
<td>681 Glenwood Dr.</td>
<td></td>
</tr>
<tr>
<td>Sally McKegan</td>
<td>351 Bridge St.</td>
<td><a href="mailto:mckegan1239@msn.com">mckegan1239@msn.com</a></td>
</tr>
<tr>
<td>Jan Stotts</td>
<td>N4 Glendale Ave</td>
<td></td>
</tr>
<tr>
<td>Brendan O'Neill</td>
<td>1084 ASHLAND ST</td>
<td><a href="mailto:dragonfish2@juno.com">dragonfish2@juno.com</a></td>
</tr>
<tr>
<td>Joanna Miller</td>
<td>9410 MONTANT PRAIRIE</td>
<td><a href="mailto:royce.and.joanne@yahoo.com">royce.and.joanne@yahoo.com</a></td>
</tr>
<tr>
<td>Carol Stella</td>
<td>304 alta Ashland</td>
<td><a href="mailto:carol.stella27@yaho.com">carol.stella27@yaho.com</a></td>
</tr>
<tr>
<td>Rob Hild</td>
<td>309 alta ST</td>
<td></td>
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<td>Barbara Hinds</td>
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<tr>
<td>James Chadwick</td>
<td>2921 Nova Dr.</td>
<td></td>
</tr>
<tr>
<td>Patricia Kuhn</td>
<td>PO Box 1333 Talent 97540</td>
<td></td>
</tr>
<tr>
<td>Kyle Pate</td>
<td>423 North Main St.</td>
<td><a href="mailto:KyleK@Gmail.com">KyleK@Gmail.com</a></td>
</tr>
<tr>
<td>Linda Kapos</td>
<td>2929 Diane St.</td>
<td><a href="mailto:L.Kapos@mind.net">L.Kapos@mind.net</a></td>
</tr>
<tr>
<td>Julie Webb</td>
<td>4617 Gebhardt Rd. C.P.</td>
<td><a href="mailto:juliannewebb@charter.net">juliannewebb@charter.net</a></td>
</tr>
<tr>
<td>Bruce Wright</td>
<td>301 Wimer Rd</td>
<td></td>
</tr>
<tr>
<td>Philip Lang</td>
<td>758-B. St.</td>
<td><a href="mailto:phillip@mind.net">phillip@mind.net</a></td>
</tr>
<tr>
<td>Maria D. Patterson</td>
<td>770-Amas-Tolman</td>
<td></td>
</tr>
<tr>
<td>John Howard</td>
<td>809 Hillieu Dr.</td>
<td></td>
</tr>
<tr>
<td>Jim McGonville</td>
<td>5197 Pioneer Rd.</td>
<td><a href="mailto:OJim@MIND.NET">OJim@MIND.NET</a></td>
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<tr>
<td>Ruth Coulthard</td>
<td>5060 Faith Ave Ashland</td>
<td><a href="mailto:ruth.coulthard@hotmail.com">ruth.coulthard@hotmail.com</a></td>
</tr>
<tr>
<td>Colin Boyd</td>
<td>P.O. Box 3444, Ashland</td>
<td><a href="mailto:cboyd01@hotmail.com">cboyd01@hotmail.com</a></td>
</tr>
<tr>
<td>Elizabeth Haritt</td>
<td>925 Plum Ridge Dr</td>
<td><a href="mailto:ev.haritt@opendoor.com">ev.haritt@opendoor.com</a></td>
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<td>Andrew Seles</td>
<td>475 W. Nevada St</td>
<td><a href="mailto:andyseles@gmail.com">andyseles@gmail.com</a></td>
</tr>
<tr>
<td>Delma McArthur</td>
<td>2181 Briarwood Ln</td>
<td></td>
</tr>
<tr>
<td>DeLaine Due</td>
<td>459 Willow St Ashland OR</td>
<td><a href="mailto:delainedue@gmail.com">delainedue@gmail.com</a></td>
</tr>
<tr>
<td>John Dunl</td>
<td>606 Iowa St Ashland OR</td>
<td><a href="mailto:jjlimb@ashlandhome.net">jjlimb@ashlandhome.net</a></td>
</tr>
<tr>
<td>Lindy Crouch</td>
<td>350 Clinton St Ashland</td>
<td><a href="mailto:lindycrouch@gmail.com">lindycrouch@gmail.com</a></td>
</tr>
<tr>
<td>Barbara Hileman</td>
<td>475 W. Nevada St Ashland</td>
<td><a href="mailto:barbapoldelab@yahoo.com">barbapoldelab@yahoo.com</a></td>
</tr>
<tr>
<td>Deborah Rothschild</td>
<td>722 Kestle Rd. Phoenix</td>
<td><a href="mailto:rothschilddebo@yahoo.com">rothschilddebo@yahoo.com</a></td>
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<tr>
<td>Janet Rucker</td>
<td>149 Clear Creek Dr, Ashland, OR</td>
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<td>Joshua Leeds</td>
<td>1428 W. 1st St, Ashland</td>
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<tr>
<td>Lynne Likens</td>
<td>101 Deborah Dr</td>
<td></td>
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<tr>
<td></td>
<td>Talent OR 97540</td>
<td></td>
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<tr>
<td>Andrew Kubit</td>
<td>1351 Mopson Dr</td>
<td></td>
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<tr>
<td></td>
<td>Ashland OR 97520</td>
<td></td>
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<tr>
<td>Rita Heinz</td>
<td>2130 Sycamore Ave Ashland OR 97540</td>
<td></td>
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<tr>
<td>Michael Slavenski</td>
<td>2134 Happy Valley Dr</td>
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<td></td>
<td>Medford OR 97501</td>
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<tr>
<td>Susan Stedman</td>
<td>2134 Happy Valley Dr</td>
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<td>Ronald H. Sandifer</td>
<td>842 Taylor St, Ashland OR 97520</td>
<td><a href="mailto:ronald@my-bay.com">ronald@my-bay.com</a></td>
</tr>
<tr>
<td>Anna Cassilly</td>
<td>1032 Bellview Ave, Ashland OR 97520</td>
<td><a href="mailto:heartdance2003@yahoo.com">heartdance2003@yahoo.com</a></td>
</tr>
<tr>
<td>Mark Jones</td>
<td>P.O. Box 1777, Jacksonville OR 97530</td>
<td><a href="mailto:heartdance2003@yahoo.com">heartdance2003@yahoo.com</a></td>
</tr>
<tr>
<td>Samantha Spencer</td>
<td>456 Willow St, Ashland OR 97520</td>
<td>evanm@&lt;EMAIL&gt;</td>
</tr>
<tr>
<td>Nikos Mikalis</td>
<td>386 Leman St, Ashland OR 97520</td>
<td><a href="mailto:nikmar@charter.net">nikmar@charter.net</a></td>
</tr>
<tr>
<td>Colin Clark</td>
<td>6015 Dark Hollow Rd, Ashland OR 97520</td>
<td><a href="mailto:cmclark@earthlink.net">cmclark@earthlink.net</a></td>
</tr>
<tr>
<td>Ronald E. Waitt</td>
<td>141 Manzunita St, Ashland OR 97520</td>
<td>rjwaitt&lt;EMAIL&gt;</td>
</tr>
<tr>
<td>J D Dixon</td>
<td>3827 N. Packer Dr., Ashland OR 97520</td>
<td><a href="mailto:cauzjockey@yahoo.com">cauzjockey@yahoo.com</a></td>
</tr>
<tr>
<td>Barbara Richards</td>
<td>P.O. Box 996, Ashland</td>
<td></td>
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<tr>
<td>Dr Fishburn-Smith</td>
<td>945 Oak St, Ashland</td>
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We, the undersigned, petition the City of Ashland to move the city's money from Bank of America to local banks.

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<tr>
<td>Shoshana</td>
<td>225 Fall St</td>
<td><a href="mailto:ashland.sho@gmail.com">ashland.sho@gmail.com</a></td>
</tr>
<tr>
<td>Susan Mandel</td>
<td>3374 McCaw Dr</td>
<td><a href="mailto:susan.mandel@gmail.com">susan.mandel@gmail.com</a></td>
</tr>
<tr>
<td>Mecky Miller</td>
<td>800 Beach St</td>
<td><a href="mailto:ashland.maeely3@live.com">ashland.maeely3@live.com</a></td>
</tr>
<tr>
<td>Torrey Byers</td>
<td>345 Blackberry</td>
<td><a href="mailto:tbyer5@usa.com">tbyer5@usa.com</a></td>
</tr>
<tr>
<td>Mican Motenko</td>
<td>423 Granite St.</td>
<td><a href="mailto:mmotenko13@wooster.edu">mmotenko13@wooster.edu</a></td>
</tr>
<tr>
<td>Wendell Fitzgerald</td>
<td>258 Greenbrier Pl</td>
<td><a href="mailto:wfitzgerald@wvgmail.com">wfitzgerald@wvgmail.com</a></td>
</tr>
<tr>
<td>Carolyn Shaffer</td>
<td>234 - 7th St St</td>
<td><a href="mailto:carolyn.shaffer1@gmail.com">carolyn.shaffer1@gmail.com</a></td>
</tr>
<tr>
<td>Donna Benjamin</td>
<td>258 A St</td>
<td>asher2522@<a href="mailto:pdxvegan@gmail.com">pdxvegan@gmail.com</a></td>
</tr>
<tr>
<td>David McDonnara</td>
<td>550 Siskiyu Blvd</td>
<td><a href="mailto:david@joyfulhandful.com">david@joyfulhandful.com</a></td>
</tr>
<tr>
<td>Sylvia Bankhead</td>
<td>234 Jk St</td>
<td><a href="mailto:sjbankhead@gmail.com">sjbankhead@gmail.com</a></td>
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