CITY OF OXFORD
STAFF SUMMARY REPORT

Report to City Manager		Finance Originating Department
Council Meeting Of :	12/7/2010	
		Joe Newlin Prepared By
Account Code No. :	see below	
Budgeted Amount :		12/2/2010 Date Prepared

Agenda Title:	**2010 Supplemental Budget #8**
Recommendation:	**Approve**

Issue 1
Correct reporting issue. Should have used prior year encumbrance rather than current year.

Action Needed:

Revenue Side

	-	N/A

Expense Side

Capital Equipment 140	(10,000.00)	Decrease prior year carryover budget
Capital Equipment 140	10,000.00	Increase prior year carryover budget
Net Effect on Fund Balance/(s) Increase/(Decrease)	-	

Issue 2
Correct reporting issue. Should have used prior year encumbrance rather than current year.

Action Needed:

Revenue Side

	-	N/A

Expense Side

FEMA 416	(15,000.00)	Decrease prior year carryover budget
FEMA 416	15,000.00	Increase prior year carryover budget
Net Effect on Fund Balance/(s) Increase/(Decrease)	-	

Issue 3
Decrease current year expenditures by $2,000 budgeted in 2011 to do outside Audits.

Action Needed:

Revenue Side

	-	N/A

Expense Side

Convention Tax 120	(2,000.00)	Decrease current year appropriations
Net Effect on Fund Balance/(s) Increase/(Decrease)	2,000.00	

Issue 4
Increase in both revenue and expenditures for Alcohol Education Program.

Action Needed:

Revenue Side

Enforcement & Education 412	40,000.00	Contribution Alcohol Education Program

Expense Side

Enforcement & Education 412	5,500.00	Alcohol Education Program Fees
Net Effect on Fund Balance/(s) Increase/(Decrease) Total	34,500.00	

Issue 5
Increase expenditure for reimbursement to County Auditor (Attachment 'A')

Action Needed:

Revenue Side

	-	N/A

Expense Side

General 110	23,900.02	Reimbursement to County Estate Tax adjustment
Net Effect on Fund Balance/(s) Increase/(Decrease) Total	(23,900.02)	

Issue 6
Decrease current year expenditures by $305,100 budgeted in 2011 for loan approvals

Action Needed:

Revenue Side

	-	N/A

Expense Side

CDBG Loan 128	(285,100.00)	Decrease current year appropriations
Net Effect on Fund Balance/(s) Increase/(Decrease)	285,100.00	

Issue 7
Decrease current year expenditures by $50,000 budgeted in 2011 for ALPR

Action Needed:

Revenue Side

	-	N/A

Expense Side

Law Enforcement Trust 410	(50,000.00)	Decrease current year appropriations
Net Effect on Fund Balance/(s) Increase/(Decrease)	50,000.00	

Issue 8
Decrease current year expenditures by $7,500 less spending than anticipated

Action Needed:

Revenue Side

	-	N/A

Expense Side

Storm Water 351	(7,500.00)	Decrease current year appropriations
Net Effect on Fund Balance/(s) Increase/(Decrease)	7,500.00	

Issue 9
Increase current year expenditures by $100,000, currently only have a little over $7,000 appropriated for our remaining December claims.

Action Needed:

Revenue Side

Employee Benefits 230	**22,000.00**	**Increase current year reimbursements**

Expense Side

Employee Benefits 230	100,000.00	Increase current year appropriations
Net Effect on Fund Balance/(s) Increase/(Decrease)	(78,000.00)	

Issue 10
Increase current year expenditures by $29,270, currently only have a little over $994 appropriated for our remaining November inspections claims.

Action Needed:

Revenue Side

	-	**N/A**

Expense Side

General Fund 110	**29,270.00**	**Increase current year inspections expenditures**
Net Effect on Fund Balance/(s) Increase/(Decrease)	**(29,270.00)**	

Net Effect on Fund Balance/(s) Increase/(Decrease)	247,929.98
Breakdown by Fund	
General 110	(53,170.02)
Convention Tax 120	2,000.00
CDBG Loan 128	285,100.00
Capital Equipment 140	-
Employee Benefits 230	(78,000.00)
Storm Water 351	7,500.00
Law Enforcement Trust 410	50,000.00
Enforcement & Education 412	34,500.00
FEMA 416	-
Net Effect on Fund Balance/(s) Increase/(Decrease)	247,929.98

Approved By:		Initials / Date
	Department Head:	[illegible] / 12/17/10
	City Manager:	/

ATTACHMENT 'A'

www.butlercountyauditor.org

ROGER REYNOLDS
BUTLER COUNTY AUDITOR CPA

Office Phone: 513-887-3154
Office Fax: 513-887-3149

130 High Street
Hamilton, Ohio 45011

COUNTY AUDITOR BUTLER COUNTY OHIO

November 8, 2010

City of Oxford Fiscal Officer
3141 Chapel Road
Okeana, Ohio 45053

Dear Mr. Newlin,

While calculating the August 2010 Estate Tax settlement Butler County had refunds that were issued to estates where Oxford City received dollars in a previous settlement period. Unfortunately, there has not been enough money collected from the 2010 2nd Half Estate Tax settlement to cover the refunds.

Therefore, given the circumstances, it becomes necessary that we reduce the next available settlement for Oxford City by $23,900.02. If the city would prefer to make other payment arrangements or would like additional details please feel free to contact Jill Cole at (513) 887-3155.

Best regards,

Roger Reynolds, CPA
Butler County Auditor
130 High St, 4th Flr
Hamilton, OH 45011
(513)785-6380 phone
(513)887-3945 fax

ORDINANCE NO.

AN ORDINANCE AMENDING ORDINANCE NO. 3089. SUPPLEMENTAL BUDGET ORDINANCE NUMBER 8 TO MAKE SUPPLEMENTAL APPROPRIATIONS FOR FISCAL YEAR 2010.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Additional appropriations are needed for the current fiscal year and monies are available for appropriation in those funds, and changes to estimated revenues;

SECTION 2: The following increase/(decrease)in revenues be made:

Enforcement & Education Fund 412	40,000.00
Employee Benefit Fund 230	22,000.00

SECTION 3: The following increase/(decrease)in appropriations from unencumbered balances be made:

Capital Equipment Fund 140	(10,000.00)
Capital Equipment Fund 140	10,000.00
FEMA Fund 416	(15,000.00)
FEMA Fund 416	15,000.00
Hotel & Convention Tax Fund 120	(2,000.00)
Enforcement & Education Fund 412	5,500.00
General Fund 110	23,900.02
CDBG Loan Fund 128	(285,100.00)
Law Enforcement Trust Fund 410	(50,000.00)
Storm Water Fund 351	(7,500.00)
Employee Benefit Fund 230	100,000.00
General Fund 110	29,270.00

SECTION 4: In all other respects, Ordinance No. 3089 shall remain in full force and effect.

SECTION 5: This ordinance shall take effect immediately upon its adoption.

____
MAYOR

ADOPTED: ________________

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: LAW (STAFF)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

City Manager
Originating Department

Council Meeting Of: December 21, 2010

Doug Elliott
Prepared By

Account Code No. #: N/A

Budgeted Amount: N/A

December 16, 2010
Date Prepared

Agenda Title: A Resolution repealing Resolution No. 4432 Identity Theft (Red Flag) Policy and adopting a new Identity Theft (Red Flag) Policy.

Recommendation:

Discussion:

The Identity Theft (Red Flag) Policy adopted on April 21, 2009 went beyond what was required under the law. The proposed replacement policy focuses only on an identity theft prevention program as required by the Federal Trade Commission (FTC). The compliance deadline has been delayed several times and is now set for December 31, 2010. The City has already implemented FTC requirements under the existing policy, as well as the required training.

Approved By:

	Initial	Date
Department Head:		
City Attorney:		
City Manager:		

RESOLUTION NO.

A RESOLUTION REPEALING RESOLUTION NO. 4432, IDENTITY THEFT (RED FLAG) POLICY AND ADOPTING A NEW IDENTITY THEFT (RED FLAG) POLICY.

NOW THEREFORE BE IT RESOLVED BY THE COUNCIL FOR THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO THAT:

SECTION I: The Fair and Accurate Credit Transactions Act of 2003, an amendment to the Fair Credit Reporting Act, required rules regarding identity theft protection to be promulgated.

SECTION II: The Federal Trade Commission, among other organizations charged with this rule-making authority, have jointly adopted rules which became effective May 1, 2009, and required any business organization which allows deferred payments for goods or services to comply with the rules regarding identity theft protection.

SECTION III: City Council adopted an Identity Theft (Red Flag) Policy by Resolution No. 4432 on April 21, 2009 and hereby repeals Resolution No. 4432 and adopts a new Identity Theft (Red Flag) Policy set forth on Exhibit "A" attached hereto and incorporated herein.

SECTION IV: This resolution shall take effect at the earliest date allowed by law.

____
MAYOR

ADOPTED:

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: LAW (STAFF)

Exhibit "A"

IDENTITY THEFT PREVENTION PROGRAM

I. PURPOSE

The purpose of this Identity Theft Prevention Program (the "Program") is to detect, prevent and mitigate identity theft in connection with the opening of a covered account or an existing covered account and to provide for continued administration of the Program in compliance with Part 681 of Title 16 of the Code of Federal Regulations implementing Sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003.

II. DEFINITIONS

A. **Covered account** means:

1. An account that the City offers or maintains, primarily for personal, family, or household purposes that involves, or is designed to permit, multiple payments or transactions including, primarily, utility accounts.

2. Any other account that the City offers or maintains for which there is a reasonably foreseeable risk to customers or to the safety and soundness of the City from identity theft, including financial, operational, compliance, reputation or litigation risks.

B. **Credit** means the right granted by the City to a debtor to defer payment of debt or to incur debts and defer its payment or to purchase services and defer payment therefore.

C. **Identifying information** means any name or number that may be used alone or in conjunction with any other information to identify a specific person, including service address, name, driver's license number, phone number, and Social Security number.

D. **Identity theft** means fraud committed or attempted using the identifying information of another person without authority.

E. **Red Flag** means a pattern, practice or specific activity that indicates the possible existence of identity theft.

III. PROGRAM CREATION

The Program is hereby created to detect, prevent and mitigate identity theft. The Program is designed to accomplish the following:

- Identify relevant "Red Flags" for covered accounts and incorporate those Red Flags into the Program.

- Detect Red Flags that have been incorporated into the Program.

- Respond appropriately to any Red Flags that are detected to prevent and mitigate identity theft.
- Ensure the Program is updated periodically to reflect changes in risks to customers and to the safety and soundness of the City from identity theft.
- Training of all employees who access the utility billing system.
- Any department that has employees accessing the system must participate in the program.
- Each employee with access to the utility billing system must sign a confidentiality agreement that describes the City's intent to protect the identity of citizens.

IV. IDENTIFICATION OF RELEVANT RED FLAGS

The identification of relevant Red Flags is based on the types of accounts the City offers and maintains, the methods it provides to open its accounts, the methods it provides to access its accounts, and its previous experience with identify theft. The following Red Flags are identified, for each of the listed categories:

A. Notifications and Warnings from Credit Reporting Agencies

1. Report of fraud accompanying a credit report.
2. Notice or report from a credit agency of a credit freeze on a customer or applicant.
3. Notice or report from a credit agency of an active duty alert for an applicant.
4. Indication from a credit report of activity that is inconsistent with a customer's usual pattern or activity.

B. Suspicious Documents

1. Identification document or card that appears to be forged, altered or inauthentic.
2. Identification document or card on which a person's photograph or physical description is not consistent with the person presenting the document.
3. Other document with information that is not consistent with existing customer information (such as if a person's signature on a check appears forged).
4. Application for service that appears to have been altered or forged.

C. Suspicious Personal Identifying Information

1. Identifying information presented that is inconsistent with other information the customer provides (example: inconsistent birth dates).

2. Identifying information presented that is inconsistent with other sources of information (example: an address not matching an address on the credit report).

3. Identifying information presented that is the same as information shown on other applications that were found to be fraudulent.

4. Identifying information presented that is consistent with fraudulent activity (such as an invalid phone number or fictitious billing address).

5. Social Security number presented that is the same as one given by another customer.

6. An address or phone number presented that is the same as that of another person.

7. A person fails to provide complete personal identifying information on an application when reminded to do so (however, by law social security numbers may not be required).

8. A person's identifying information is not consistent with the information that is on file for the customer.

D. Suspicious Account Activity or Unusual Use of Account

1. Change of address for an account followed by a request to change the account holder's name.

2. Notice to the City that a customer is not receiving mail sent by the locality.

3. Notice to the City that an account has unauthorized activity.

4. Breach in the City computer system security.

5. Unauthorized access to or use of customer account information

E. Alerts from Others

Notice to the City from a customer, contractor, identity theft victim, law enforcement or other person that it has opened or is maintaining a fraudulent account for a person engaged in identity theft.

V. DETECTION OF RED FLAGS

A. New Accounts

In order to detect any of the Red Flags identified above associated with the opening of a new account, the City staff shall take the following steps to obtain and verify the identity of the person opening the account:

1. Require certain identifying information at the time an account is opened: such as name, date of birth, residential or business address, principal place of business for an entity, driver's license or other identification.

2. Verify, or require verification of, the customer's identity (example: review a driver's license or other identification card).

3. Review documentation showing the existence of a business entity.

B. <u>Existing Accounts</u>

In order to detect any of the Red Flags identified above for an existing account, the City staff shall take the following steps to monitor transactions with an account:

1. Verify the identification of customers if they request information, whether in person, via telephone, via facsimile or via email.

2. Verify the validity of requests to change billing addresses.

3. Verify changes in banking information given for billing and payment purposes.

C. <u>Inactive Accounts</u>

In order to detect any of the Red Flags identified above for an inactive account, the City shall take any of the foregoing steps identified in subsections (a) and (b), or any combination thereof, which are reasonably necessary to detect, respond to and mitigate or prevent possible instances of identity theft.

VI. <u>RESPONSE TO SUSPECTED IDENTITY THEFT</u>

A. <u>Precautionary Measures</u>

In the event the City staff detects any identified Red Flags, the staff shall take one or more of the following steps, depending on the degree of risk posed by the Red Flag:

1. Continue to monitor an account for evidence of identify theft.

2. Contact the utility billing contractor.

3. Contact the customer.

4. Change any passwords or other security devices that permit access to accounts.

5. Not open a new account.

6. Close an existing account.

7. Reopen an account with a new number.

8. Notify the Program administrator for determination of the appropriate step(s) to take.

9. Notify law enforcement.

10. Determine that no response is warranted under the particular circumstances.

B. Additional measures.

In order to further prevent the likelihood of identity theft occurring with respect to utility accounts, the City will take the following steps with respect to its internal operating procedures to protect customer identifying information:

1. Ensure that its website is secure or provide clear notice that the website is not secure.

2. Ensure complete and secure destruction of paper documents and computer files containing customer information.

3. Ensure that the office computers are password protected and that computer screens lock after a set period of time.

4. Keep offices clear of papers containing customer information.

5. Request only the last 4 digits of social security numbers (if any).

6. Ensure computer virus protection is up to date.

7. Require and keep only the kinds of customer information that are necessary for utility purposes.

8. Dispose of or discard records containing personal identifying information in accordance with the City's records disposal procedures.

9. Sensitive customer information is only released or provided after the requestor has been authenticated as the customer of record or other authorized individual.

10. When making outbound calls, employees will not leave sensitive customer information on answering machines or voice mail.

11. All 3rd party service provider contracts will be required to adopt policies similar to those provided herein.

VII. UPDATING THE PROGRAM

The Program shall be updated periodically to reflect changes in risks to customers or to the safety and soundness of the City from identity theft based on factors such as:

- The experiences of the City with identity theft
- Changes in methods of identity theft
- Changes in methods to detect, prevent and mitigate identity theft
- Changes in the types of accounts that the City offers or maintains
- Changes in the business arrangements of the City, including service provider arrangements.

VIII. ADMINISTRATION OF PROGRAM

- The City Manager or his/her designee shall be responsible for the development, implementation, oversight and continued administration of the Program.
- The Program shall train staff, as necessary, to effectively implement the Program.
- The Program shall exercise appropriate and effective oversight of service provider arrangements.

IX. OVERSIGHT OF THE PROGRAM

A. Oversight of the Program

Oversight shall include:

1. Review of reports prepared by staff regarding compliance.
2. Approval of material changes to the Program as necessary to address changing risks of identity theft.

B. Reports

Reports shall be prepared as follows:

1. Staff responsible for development, implementation and administration of the Program shall report to the City Manager or his/her designee at least annually, but no later than June 30th of each year on compliance with the Program.
2. The report shall address material matters related to the Program and evaluate issues such as:

a. The effectiveness of the policies and procedures in addressing the risk of identity theft in connection with the opening of covered accounts and with respect to existing covered accounts.

b. Service provider agreements, if any.

c. Significant incidents involving identity theft and the City response.

d. Recommendations for material changes to the Program.

X. OVERSIGHT OF SERVICE PROVIDER ARRANGEMENTS

In the event the City engages a service provider to perform an activity in connection with one or more accounts, it will take the following steps to ensure the service provider performs its activity in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft:

- Require that service providers have such policies and procedures in place.
- Require that service providers review the City Program and report any red flags to the Program administrator.

XI. DUTIES REGARDING ADDRESS DISCREPANCIES

In the event the City receives a notice of address discrepancy from a nationwide consumer reporting agency indicating the address given by the consumer differs from the address contained in the consumer report, the City shall reasonably confirm that an address is accurate by any of the following means:

- Verification of the address with the consumer.
- Review of the utility's records.
- Verification of the address through third party sources.
- Other reasonable means.

If an accurate address is confirmed, the City will furnish the consumer's address to the nationwide consumer reporting agency from which it received the notice of address discrepancy if:

- The City establishes a continuing relationship with the consumer; and
- The City, regularly and in the ordinary course of business, furnishes information to the consumer reporting agency.

RESOLUTION NO. 4432

A RESOLUTION ADOPTING AN IDENTITY THEFT (RED FLAG) POLICY.

NOW THEREFORE BE IT RESOLVED BY THE COUNCIL FOR THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO THAT:

SECTION I: The Fair and Accurate Credit Transactions Act of 2003, an amendment to the Fair Credit Reporting Act, required rules regarding identity theft protection to be promulgated.

SECTION II: The Federal Trade Commission, among other organizations charged with this rule-making authority, have jointly adopted rules which become effective May 1, 2009, which require any business organization which allows deferred payments for goods or services to comply with the rules regarding identity theft protection.

SECTION III: City Council has determined that the adoption of a policy regarding identity theft protection, commonly referred to as the Red Flag Policy, is in the best interest of the City and should be adopted effective May 1, 2009.

SECTION IV: The following Identity Theft Policy (Red Flag Policy) shall be adopted by the City effective May 1, 2009. With the implementation of the policy, the City's administration shall take the appropriate steps to identify a Program Coordinator and to begin training staff to identify and secure sensitive information, and to be alert to red flags which may indicate identity theft or consumer fraud.

IDENTITY THEFT POLICY

SECTION 1: BACKGROUND

The risk to the municipality, its employees and customers from data loss and identity theft is of significant concern to the municipality and can be reduced only through the combined efforts of every employee and contractor.

SECTION 2: PURPOSE

The municipality adopts this sensitive information policy to help protect employees, customers, contractors and the municipality from damages related to the loss or misuse of sensitive information.

This policy will:

1. Define sensitive information;

2. Describe the physical security of data when it is printed on paper;
3. Describe the electronic security of data when stored and distributed; and
4. Place the municipality in compliance with state and federal law regarding identity theft protection.

This policy enables the municipality to protect existing customers, reducing risk from identity fraud, and minimize potential damage to the municipality from fraudulent new accounts. The program will help the municipality:

1. Identify risks that signify potentially fraudulent activity within new or existing covered accounts;
2. Detect risks when they occur in covered accounts;
3. Respond to risks to determine if fraudulent activity has occurred and act if fraud has been attempted or committed; and
4. Update the program periodically, including reviewing the accounts that are covered and the identified risks that are part of the program.

SECTION 3: SCOPE

This policy and protection program applies to employees, contractors, consultants, temporary workers, and other workers at the municipality, including all personnel affiliated with third parties.

SECTION 4: POLICY

4.A: Sensitive Information Policy

4.A.1: Definition of Sensitive Information - Sensitive information includes the following items whether stored in electronic or printed format:

4.A.1.a: Credit card information, including any of the following:

1. Credit card number (in part or whole)
2. Credit card expiration date
3. Cardholder name
4. Cardholder address

4.A.1.b: Tax identification numbers, including:

1. Social Security number
2. Business identification number
3. Employer identification numbers

4.A.1.c: Payroll information, including, among other information:

1. Paychecks
2. Pay stubs

4.A.1.d: Medical information for any employee or customer, including, but not limited to:

1. Doctor names and claims
2. Insurance claims
3. Prescriptions
4. Any related personal medical information

4.A.1.e: Other personal information belonging to any customer, employee or contractor, examples of which include:

1. Date of birth
2. Address
3. Phone numbers
4. Maiden name
5. Names
6. Customer number

4.A.1.f: Municipal personnel are encouraged to use common sense judgment in securing confidential information to the proper extent. Furthermore, this section should be read in conjunction with the Ohio Public Records Act and the municipality's public records policy. If an employee is uncertain of the sensitivity of a particular piece of information, the employee should contact their supervisor.

4.A.2: Hard Copy Distribution

Each employee and contractor performing work for the municipality will comply with the following policies:

1. File cabinets, desk drawers, overhead cabinets, and any other storage space containing documents with sensitive information will be locked when not in use.
2. Storage rooms containing documents with sensitive information and record retention areas will be locked at the end of each workday or when unsupervised.
3. Desks, workstations, work areas, printers and fax machines, and common shared work areas will be cleared of all documents containing sensitive information when not in use.

4. Whiteboards, dry-erase boards, writing tablets, and other similar items in common shared work areas will be erased, removed, or shredded when not in use.
5. When documents containing sensitive information are discarded they will be placed inside a locked shred bin or immediately shredded. Municipal records, however, may only be destroyed in accordance with the City's records retention policy.

4.A.3: Electronic Distribution

Each employee and contractor performing work for the municipality will comply with the following policies:

1. Internally, sensitive information may be transmitted using approved municipal e-mail. All sensitive information must be encrypted when stored in an electronic format.
2. Any sensitive information sent externally must be encrypted and password protected and only to approved recipients. Additionally, a statement such as this should be included in the e-mail:

   "This message may contain confidential and/or proprietary information and is intended for the person/entity to whom it was originally addressed. Any use by others is strictly prohibited."

SECTION 5: ADDITIONAL IDENTITY THEFT PREVENTION PROGRAM

5.A: Covered accounts

A covered account includes any account that involves or is designed to permit multiple payments or transactions. Every new and existing customer account that meets the following criteria is covered by this program:

1. Business, personal and household accounts for which there is a reasonably foreseeable risk of identity theft; or
2. Business, personal and household accounts for which there are a reasonably foreseeable risk to the safety or soundness of the municipality from identity theft, including financial, operational, compliance, reputation, or litigation risks.

5.B: Red flags

5.B.1: The following red flags are potential indicators of fraud. Any time a red flag, or a situation closely resembling a red flag, is apparent, it should be investigated for verification.

1. Alerts, notifications or warnings from a consumer reporting agency;
2. A fraud or active duty alert included with a consumer report;
3. A notice of credit freeze from a consumer reporting agency in response to a request for a consumer report; or
4. A notice of address discrepancy from a consumer reporting agency as defined in § 334.82(b) of the Fairness and Accuracy in Credit Transactions Act.

5.B.2: Red flags also include consumer reports that indicate a pattern of activity inconsistent with the history and usual pattern of activity of an applicant or customer, such as:

- A recent and significant increase in the volume of inquiries;
- An unusual number of recently established credit relationships;
- A material change in the use of credit, especially with respect to recently established credit relationships; or
- An account that was closed for cause or identified for abuse of account privileges by a financial institution or creditor.

5.C: Suspicious documents

5.C.1: Documents provided for identification that appear to have been altered or forged.

5.C.2: The photograph or physical description on the identification is not consistent with the appearance of the applicant or customer presenting the identification.

5.C.3: Other information on the identification is not consistent with information provided by the person opening a new covered account or customer presenting the identification.

5.C.4: Other information on the identification is not consistent with readily accessible information that is on file with the municipality, such as a signature card or a recent check.

5.C.5: An application appears to have been altered or forged, or gives the appearance of having been destroyed and reassembled.

5.D: Suspicious personal identifying information

5.D.1: Personal identifying information provided is inconsistent when compared against external information sources used by the municipality. For example:

- The address does not match any address in the consumer report;
- The Social Security number (SSN) has not been issued or is listed on the Social Security Administration's Death Master File; or
- Personal identifying information provided by the customer is not consistent with other personal identifying information provided by the customer. For example, there is a lack of correlation between the SSN range and date of birth.

5.D.2: Personal identifying information provided is associated with known fraudulent activity as indicated by internal or third-party sources used by the municipality. For example, the address on an application is the same as the address provided on a fraudulent application

5.D.3: Personal identifying information provided is of a type commonly associated with fraudulent activity as indicated by internal or third-party sources used by the municipality. For example:

- The address on an application is fictitious, a mail drop, or a prison; or
- The phone number is invalid or is associated with a pager or answering service.

5.D.4: The SSN provided is the same as that submitted by other persons opening an account or other customers.

5.D.5: The address or telephone number provided is the same as or similar to the address or telephone number submitted by an unusually large number of other customers or other persons opening accounts.

5.D.6: The customer or the person opening the covered account fails to provide all required personal identifying information on an application or in response to notification that the application is incomplete.

5.D.7: Personal identifying information provided is not consistent with personal identifying information that is on file with the municipality.

5.D.8: When using security questions (mother's maiden name, pet's name, etc.), the person opening the covered account or the customer cannot provide authenticating information beyond that which generally would be available from a wallet or consumer report.

5.E: Unusual use of, or suspicious activity related to, the covered account

5.E.1: Shortly following the notice of a change of address for a covered account, the municipality receives a request for new, additional, or replacement goods or services, or for the addition of authorized users on the account.

5.E.2: A new revolving credit account is used in a manner commonly associated with known patterns of fraud patterns. For example, the customer fails to make the first payment or makes an initial payment but no subsequent payments

5.E.3: A covered account is used in a manner that is not consistent with established patterns of activity on the account. There is, for example:

- Nonpayment when there is no history of late or missed payments;
- A material change in purchasing or usage patterns

5.E.4: A covered account that has been inactive for a reasonably lengthy period of time is used (taking into consideration the type of account, the expected pattern of usage and other relevant factors).

5.E.5: Mail sent to the customer is returned repeatedly as undeliverable although transactions continue to be conducted in connection with the customer's covered account.

5.E.6: The municipality is notified that the customer is not receiving paper account statements.

5.E.7: The municipality is notified of unauthorized charges or transactions in connection with a customer's covered account.

5.E.8: The municipality receives notice from customers, victims of identity theft, law enforcement authorities, or other persons regarding possible identity theft in connection with covered accounts held by the municipality.

5.E.9: The municipality is notified by a customer, a victim of identity theft, a law enforcement authority, or any other person that it has opened a fraudulent account for a person engaged in identity theft.

SECTION 6: RESPONDING TO RED FLAGS

6.A: Once potentially fraudulent activity is detected, an employee must act quickly as a rapid appropriate response can protect customers and the municipality from damages and loss.

6.A.1: Once potentially fraudulent activity is detected, gather all related documentation and write a description of the situation. Present this information to the designated authority for determination.

6.A.2: The designated authority will complete additional authentication to determine whether the attempted transaction was fraudulent or authentic.

6.B: If a transaction is determined to be fraudulent, appropriate actions must be taken immediately. Actions may include:

1. Canceling the transaction;
2. Notifying and cooperating with appropriate law enforcement;
3. Determining the extent of liability of the municipality; and
4. Notifying the actual customer that fraud has been attempted.

SECTION 7: PERIODIC UPDATES TO PLAN

7.A: At periodic intervals established in the program, or as required, the program will be re-evaluated to determine whether all aspects of the program are up to date and applicable in the current business environment.

7.B: Periodic reviews will include an assessment of which accounts are covered by the program.

7.C: As part of the review, red flags may be revised, replaced or eliminated. Defining new red flags may also be appropriate.

7.D: Actions to take in the event that fraudulent activity is discovered may also require revision to reduce damage to the municipality and its customers.

SECTION 8: PROGRAM ADMINISTRATION

8.A: Involvement of management

1. The Identity Theft Prevention Program shall not be operated as an extension to existing fraud prevention programs, and its importance warrants the highest level of attention.
2. The Identity Theft Prevention Program is the responsibility of the governing body. Approval of the initial plan must be appropriately documented and maintained.
3. Operational responsibility of the program is delegated to the Director of Finance and/or his designee.

8.B: Staff training

1. Staff training shall be conducted for all employees, officials and contractors for whom it is reasonably foreseeable that they may come into contact with accounts or personally identifiable information that may constitute a risk to the municipality or its customers.
2. The Director of Finance and/or his designee are responsible for ensuring identity theft training for all requisite employees and contractors.
3. Employees must receive annual training in all elements of this policy.
4. To ensure maximum effectiveness, employees may continue to receive additional training as changes to the program are made.

8.C: Oversight of service provider arrangements

1. It is the responsibility of the municipality to ensure that the activities of all service providers are conducted in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft.
2. A service provider that maintains its own identity theft prevention program, consistent with the guidance of the red flag rules and validated by appropriate due diligence, may be considered to be meeting these requirements.

3. Any specific requirements should be specifically addressed in the appropriate contract arrangements.

SECTION V: This resolution shall take effect May 1, 2009.

Prudence J. Dana
MAYOR

ADOPTED: April 21, 2009

ATTEST:

Mary Ann Eaton
DEPUTY CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: PRUE DANA

PREPARED BY: LAW (STAFF)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

City Manager
Originating Department

Council Meeting Of: December 7, 2010

Doug Elliott
Prepared By

Account Code No. #: N/A

Budgeted Amount: N/A

November 30, 2010
Date Prepared

Agenda Title: An Ordinance authorizing the annexation of 47.069 acres of contiguous territory and directing the City Attorney to prosecute the proceedings necessary to effect said annexation.

Recommendation: Adopt the Ordinance

Discussion:

During the discussion of the income tax levy, the City of Oxford identified several parcels contiguous to the City corporate boundaries that may yield additional income tax revenue to the City. The Yager Stadium parcel was one of them. The City wishes to annex that parcel and Miami University has no objections. Since this parcel is tax exempt, the City's action will not cause a loss in property tax revenue to Oxford Township. It will, of course, remain in the incorporated portion of the township. (Also, any Fire/EMS calls to that area after annexation will be shown as calls in the City rather than the Township.) I have included a map and description of the 47.069 parcel of land.

Approved By:

	Initial	Date
Department Head:		
City Attorney:		
City Manager:	DRE	12/3/10

ORDINANCE NO.______

AN ORDINANCE AUTHORIZING THE ANNEXATION OF 47.069 ACRES OF CONTIGUOUS TERRITORY AND DIRECTING THE CITY ATTORNEY TO PROSECUTE THE PROCEEDINGS NECESSARY TO EFFECT SAID ANNEXATION.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Miami University is the owner of 47.069 acres of land in the unincorporated area of Oxford Township, Butler County, Ohio as recorded in Book 896, Pages 391-393 of the Butler County, Ohio Deed Records.

SECTION 2: The 47.069 acres of land owned by Miami University in the unincorporated area of Oxford Township, Butler County, Ohio is contiguous to the corporate limits of the City of Oxford. The 47.069 acres is more particularly described in the legal description attached hereto and incorporated herein as Exhibit "A".

SECTION 3: The Council hereby authorizes the annexation of said property, in accordance with Ohio Revised Code provisions of §709.14 *et seq.*, and the City Attorney is hereby directed to prosecute the proceedings necessary to effect said annexation.

SECTION 4: This Ordinance shall take effect at the earliest time allowed by law.

____
MAYOR

ADOPTED:

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: LAW(STAFF)

PETITION BY THE CITY OF OXFORD, OHIO, OWNER OF REAL PROPERTY, FOR ANNEXATION OF 47.069 ACRES OF TERRITORY TO THE CITY OF OXFORD IN OXFORD TOWNSHIP, BUTLER COUNTY, OHIO

(Sections 709.14, 709.15 & 709.16 Ohio Revised Code)

Now comes Stephen M. McHugh, the duly appointed and acting Law Director, of the City of Oxford, Butler County, Ohio and says that:

On the ______ day of __________, 2010, the Council for the City of Oxford at a regular meeting passed Ordinance No. ____, a certified copy of which is attached hereto, marked Exhibit "A" and incorporated herein; and

Said Ordinance authorized the annexation of the property described therein to the City of Oxford, Ohio; pursuant to O.R.C. § 709.14 et seq; and

Said Ordinance authorized Stephen McHugh, the Oxford Director of Law, to prosecute the proceedings necessary to effect said annexation; and

An accurate description of the territory to be annexed is attached hereto, marked Exhibit "B" and incorporated herein; and

An accurate map thereof is attached hereto, marked Exhibit "C" and incorporated herein.

Petitioner further says that all of the territory to be annexed is contiguous to territory owned by the City of Oxford, Ohio, is owned by the Miami University, and is located entirely within the same county as the City of Oxford, Butler County, Ohio.

WHEREFORE; the City of Oxford petitions the Board of County Commissioners to annex the property described in Exhibit "B" to the City of Oxford in accordance with Ohio Revised Code 709.14, 709.15; and 709.16(C).

City of Oxford, Butler County, Ohio

By: ______________________

Stephen M. McHugh, Law Director

Exhibit "A"

Date: October 21, 2010

Description: Yager Stadium
47.069 Acres

Location: Oxford Township
Butler County, Ohio

Situated in the Section 23, Town 5, Range 1, Oxford Township, being parts of Lot #4 and Lot #5 and being the lands of the State of Ohio For the President and Trustees of Miami University as recorded in Deed Book 896 page 391 of the Butler County Ohio Recorder's Office and being more particularly described as follows:

Commencing at the northeast corner of Lot # 4, said point being on the north line of said section 23, thence along said north line of Lot #4 and said section line, North 87°52'40" West, 1,225.62 to a found 2" pipe and being the **True Point of Beginning**;

thence, from the **True Point of Beginning**, leaving said north line of Lot #4 and said section line, South 54°04'02" East, 231.00 feet to a found 2" pipe;

thence, South 22°04'02" East, 198.00 feet;

thence, South 02°55'58" West, 165.00 feet;

thence, South 27°18'32" East, 663.47 feet to a point on the northerly right of way line of Bonham Road (50' R/W);

thence, along said northerly right of way line, South 70°44'58" West, 91.06 feet;

thence, South 41°39'58" West, 788.01 feet to the northeast corner of Lot #1627 of the City of Oxford;

thence, leaving said northerly right of way line, along the northerly line of Lot #1627, North 64°10'32" West, 378.27 feet;

thence, North 63°44'02" West, 220.52 feet to the northeast corner of Lot #1621 of said City of Oxford;

thence, leaving said northerly line of Lot #1627, along the northerly line of Lot #1621, North 54°14'02" West, 152.96 feet;

thence, North 77°39'02" West, 398.10 feet to the east line of Lot #1620 of said City of Oxford;

thence, leaving said northerly line of Lot 1621, along the easterly line of Lot #1620, North 36°15'58" East, 53.32 feet to a found 5/8" iron pin at the southeast corner of the lands of Bryon Craig and Kerstin Erickson as recorded in Official Record 7983, Page 1814 of the Butler County Ohio Recorder's Office;

thence, leaving said easterly line of Lot #1620, along the easterly line of said lands of Bryon Craig and Kerstin Erickson, North 03°59'02" West, 861.16 feet to a found 5/8" iron pin on the southerly right of way line of Morning Sun Road (S.R. 732);

6900 Tylersville Road, Suite A
Mason, Ohio 45040
513-336-6600

209 Grandview Drive
Fort Mitchell, Kentucky 41017
859-261-1113

318 South College Avenue
Oxford, Ohio 45056
513-523-4270

P.O. Box 3706
Lawrenceburg, Indiana 47025
812-537-9064

Engineering – Surveying – Landscape Architecture – Planning
www.bayerbecker.com

thence, leaving the easterly line of the lands of Bryon Craig and Kerstin Erickson, along the southerly right of way line of said Morning Sun Road (S.R. 732), North 38°52'12" East, 231.98 feet;

thence, North 35°30'22" East, 245.17 feet to a point on the southerly line of the lands of Margie Corso Tr. as recorded in Official Record 6686, Page 2329 of the Butler County Ohio Recorder's Office, said point also being on the northerly line of said section 23;

thence, leaving said easterly right of way line of said Morning Sun Road (S.R. 732), along the southerly line extended of said lands of Margie Corso, Tr., and said northerly line of section 23, South 88° 09'32" East, 844.44 feet to the **True Point of Beginning** containing 2,050,341 square feet or 47.069 acres of land of which 32.306 acres are located in Lot #4 and 14.763 acres are located in Lot #5, more or less and being subject to all easements, legal highways, restrictions and agreements of record.

The above description was prepared from a field survey prepared by Bayer Becker, David Douglas Smith, Registered Surveyor #7121 in the State of Ohio, October 21, 2010.

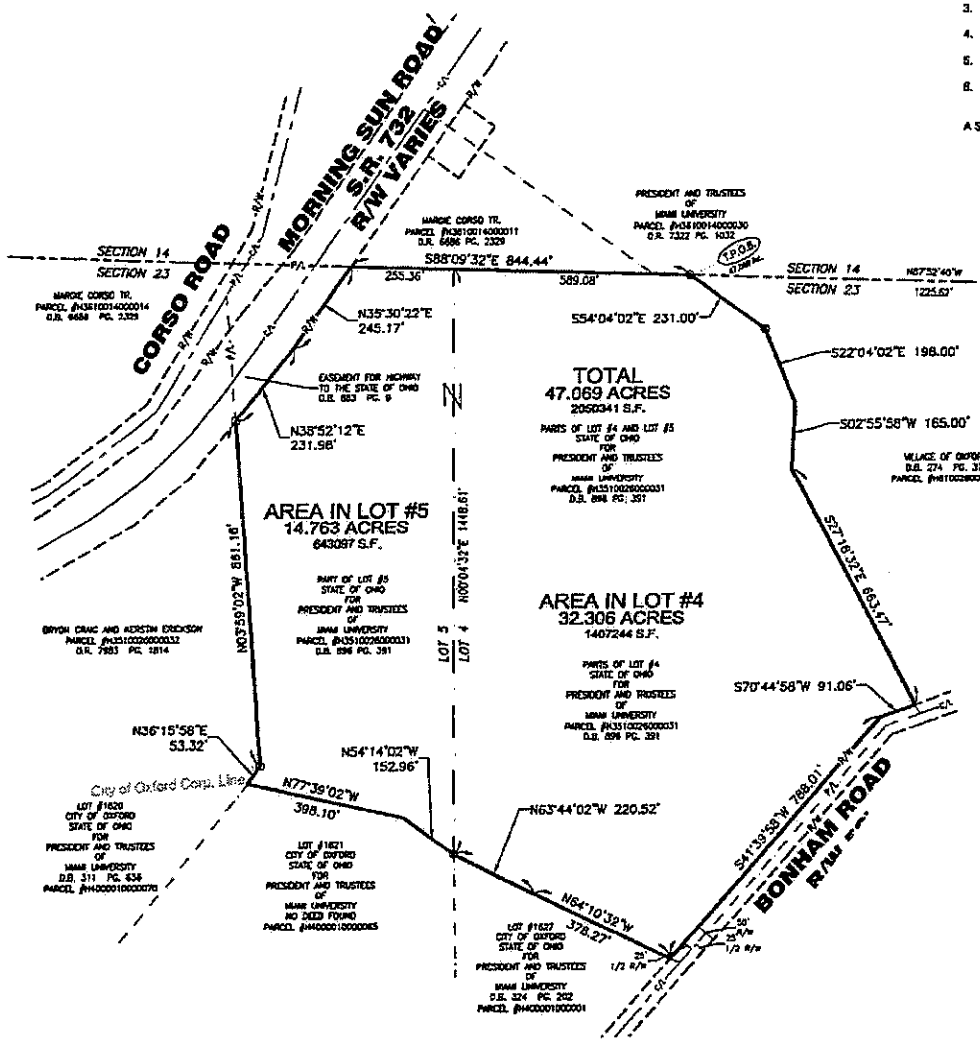
The Plat of which is recorded in Volume 54, Page 17 of the Butler County Engineer's Records.

Basis of Bearings: State Plane NAD83 GPS Observations, Ohio South Zone 3402.

NOTES

1. Prior Deed Ref: D.B. 896 PG. 391
2. Basis of Bearings: GPS observation NAD 83 Ohio (North Zone)
3. Documents used as shown
4. Monumentation is in good condition unless otherwise shown
5. Lines of occupation, wherever they exist, generally agree with the boundary lines except as shown.
6. No new monumentation set

A Survey of this property has been recorded in volume 54 page 17 of the Butler County Engineer's record of Land Surveys.



SURVEY REFERENCES

PLAT OF SURVEY BY NELSON M. CLINTON
DATED APRIL 22, 1947

AREA SUMMARY

PARCEL #H3510026000031	PART OF LOT 4	32.306 ACRES
PARCEL #H3510026000031	PART OF LOT 5	14.763 ACRES

TOTAL TO BE ANNEXED = 47.069 ACRES

SURVEY LEGEND

R/W - Right of Way
P/L - Property Line

I HEREBY CERTIFY THAT ALL MEASUREMENTS AND MONUMENTS SET AND/OR FOUND AS SHOWN. CURVE DISTANCES ARE MEASURED ON THE ARC. ALL WORK PERFORMED IN ACCORDANCE WITH THE "MINIMUM STANDARDS FOR BOUNDARY SURVEYS IN THE STATE OF OHIO."

DAVID DOUGLAS SMITH PROFESSIONAL SURVEYOR NO.7121 DATE

State Plane NAD83 GPS Observations
SCALE: 1" = 300'

Item	Revision Description	Date	Drwn.	Chk.
1	REVISION	10-25-10	BRJ	DDS

MIAMI UNIVERSITY

SECTION 23, TOWN 5, RANGE 1
PARTS OF LOT #4 AND LOT #5
Oxford Twp.
Butler County, Ohio

ANNEXATION PLAT

bayer becker
www.bayerbecker.com
318 South College Avenue
Oxford, OH 45056 · 513.523.4270

Drawing: 10D047-000 BM
Drawn by: DDS
Checked By: BRJ
Issue Date: 10-25-10
Sheet: 1/1

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

Clerk of Council
Originating Department

Council Meeting Of: December 21, 2011

Mary Ann Eaton
Prepared By

Account Code No. #: N/A

Budgeted Amount: N/A

December 14, 2011

Date Prepared

Agenda Title: A Resolution authorizing the City Manager to close Lot 52 for the operation of the 2011 Farmers Market.

Recommendation: N/A

Discussion:

The attached request is for the use of Lot 52 for the operation of the 2010 Farmers Market and Winter Market.

This request is the same as the last three years.

Approved By:

	Initial Date
Department Head:	
City Attorney:	
City Manager:	

RESOLUTION NO.

A RESOLUTION AUTHORIZING THE CITY MANAGER TO CLOSE LOT 52 ON SATURDAYS, FROM 5:00 A.M. TO 12:30 P.M., FROM MAY 7, 2011 THROUGH NOVEMBER 26, 2011, TO PERMIT THE OPERATION OF THE FARMER'S MARKET WITHIN LOT 52 DURING SAID TIME.

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Council has determined that it would be beneficial for the City to permit the Farmer's Market to operate on Lot 52 on Saturdays, between May 7, 2011 through November 26, 2011 and that the closure of Lot 52 between the hours of 5:00 a.m. and 12:30 p.m. is required to permit this operation.

SECTION 2: Council hereby authorizes the City Manager to close Lot 52 on Saturdays from 5:00 A.M. to 12:30 P.M., from May 7, 2011 through November 26, 2011 to permit the operation of the 2010 Farmer's Market within Lot 52 during said time.

SECTION 3: In all other respects the City of Oxford traffic code shall remain in full force and effect.

SECTION 4: This resolution shall take effect at the earliest date allowed by law.

____
MAYOR

ADOPTED:

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: LAW(STAFF)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

City Manager
Originating Department

Council Meeting Of: December 7, 2010

Doug Elliott
Prepared By

Account Code No. #: N/A

Budgeted Amount: N/A

November 29, 2010

Date Prepared

Agenda Title: Ordinance Repealing Oxford Code Of Ordinances Chapter 919, Advisory Utilities Commission.

Recommendation: Adopt the Ordinance

Discussion:

The City Manager and Service Director recommend that the Advisory Utilities Commission be eliminated. The Commission has been inactive for at least the last three years and its purpose of advising Council on public utility matters is no longer required since the City utilizes an independent consultant on natural gas utility issues and the State of Ohio has eliminated the ability of local governments to negotiate cable franchise agreements.

Pursuant to Section 8.11 of the City Charter, Council may create and abolish advisory boards, commissions and committees as may be deemed necessary. (Exceptions: The Civil Service Commission, Planning Commission, Board of Zoning Appeals and the Recreation Board.)

Approved By:

	Initial	Date
Department Head:		
City Attorney:		
City Manager:	DME	12/3/10

ORDINANCE NO.

ORDINANCE REPEALING OXFORD CODE OF ORDINANCES CHAPTER 919, ADVISORY UTILITIES COMMISSION.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: After reviewing the mission, functions and responsibilities of the Advisory Utilities Commission, which was established on February 21, 1978, by Ordinance No. 1470, the City Manager and Service Director recommend that Chapter 919 of the Oxford Code of Ordinances be repealed, thereby discontinuing the Advisory Utilities Commission.

SECTION 2: City Council hereby accepts the recommendation of the City Manager and the Service Director and repeals Chapter 919, Advisory Utilities Commission of the Oxford Code of Ordinances.

SECTION 3: This Ordinance shall take effect at the earliest date allowed by law.

____
MAYOR

ADOPTED:

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: STAFF(LAW)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

Council Meeting Of: Dec 21, 2010

Account Code No. #: N/A

Budgeted Amount: N/A

Economic Development
Originating Department

Alan Kyger
Prepared By

Dec. 17, 2010
Date Prepared

Agenda Title: Resolution, Arabian Nights Authentic Lebanese Cuisine Inc. Revolving Loan Fund application ratification.

Recommendation: Approval w/conditions

Discussion: Arabian Nights Authentic Lebanese Cuisine Inc, is seeking to open a new restaurant at 36 W. High Street. Arabian Nights is owned by Farrah Akkoub. Arabian Nights has requested a Revolving Loan Fund (RLF) loan of $20,000 to open a new restaurant. The RLF request represents 44% of the total project funding of $45,000.

The RLF application will allow Arabian Nights to redevelop the location formally used by the Maid Rite Sandwich Shop. Employment will be 9 total employees or 4 FTE's.

The proceeds from this loan will be used to purchase, kitchen equipment, tables & chairs and other kitchen supplies.

The Oxford Community Improvement Corporation approved this loan on December 17, 2010, providing Arabian Nights satisfies all concerns and conditions of the CIC RLF Review Committee.

The CIC Loan Review Committee is requesting the following conditions:

* Butler County Community Development ratifies the loan.
* A signed financing commitment letter is provided from the other financing source before the loan can be closed and funded.
* A signed lease is provided before the loan is closed and funded.

Approved By:

	Initial	Date
Department Head:	AK	12-17-10
City Attorney:		
City Manager:		

RESOLUTION NO.

A RESOLUTION AMENDING RESOLUTION NO. 4546 TO APPROVE THE OXFORD COMMUNITY IMPROVEMENT CORPORATION'S RECOMMENDATION TO LOAN $20,000.00 TO ARABIAN NIGHTS AUTHENTIC LEBANESE CUISINE, INC.

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Council finds that the Oxford Community Improvement Corporation met on December 17, 2010, to consider the loan request of Arabian Nights Authentic Lebanese Cuisine, Inc. for a loan from the Oxford Revolving Loan Fund (RLF) to assist with the redevelopment of *36 W. High* Street into a new restaurant.

SECTION 2: The Oxford Community Improvement Corporation, after due deliberation, did recommend a loan of $20,000.00 at three percent (3%) interest for five (5) years. The loan proceeds will be used to purchase kitchen equipment, tables & chairs and other needed items.

SECTION 3: The Oxford Community Improvement Corporation found the applicant meets all the requirements in the RLF guidelines, including job creation and job creation for low to moderate income individuals.

SECTION 4: Council of the City of Oxford hereby accepts and approves the action of the Oxford Community Improvement Corporation and approves the loan as proposed.

SECTION 5: Council hereby authorizes the City Manager, Finance Director and Law Director to prepare and execute loan documents as necessary with the following conditions being met prior to closing:

a. Butler County Community Development ratifies the loan.
b. Signed financing commitment letters are provided from all outside sources of financing.
c. A signed lease for 36 W. High Street has been secured.

SECTION 6: This resolution shall take effect at the earliest time allowed by law.

____
MAYOR

ADOPTED:
ATTEST:

____
CLERK OF OXFORD CITY COUNCIL
INTRODUCED BY: KEVIN MCKEEHAN

PREPARED BY: LAW (STAFF)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager | **Finance**
Originating Department

Meeting Of: 12/07/10 | **Joe Newlin**
Prepared By

Account Code No.: N/A

Budgeted Amount: N/A | **11/20/10**
Date Prepared

Agenda Title: An Ordinance providing for the issuance of not to exceed $3,460,000 Water Supply System refunding bonds and declaring an emergency.

Recommendation: Approve

Discussion:

Refunding of Water System Bonds

This ordinance is a result of current market conditions being favorable to refinance our outstanding Water Supply System debt. Exhibit "A" discusses current technical factors affecting the Municipal market. Exhibit "B" is an example of the NPV savings based on the market as of November 17, 2010. Exhibit "C" is an example of the NPV savings if the market improves by 25 basis points. As a benchmark set by the Ohio Municipal League a 3% savings is the target savings you look for in refinancing debt. If the market improves in the first quarter, this legislation gives us the authority to proceed with the refinancing, by just passing this ordinance; we are not bound to proceed. As always we will monitor the market and proceed with the guidance of our Underwriters partner's at RBC Capital Markets.

Approved By:		**Initial**	**Date**
	Department Head:	JN	11/30/10
	City Manager:	JAK	12/3/10

Joe Newlin Exhibit "A"

From: RBCCMMuniFinance@rbccm.com
Sent: Wednesday, November 17, 2010 5:49 PM
To: Joe Newlin
Subject: Technical Factors Pressuring the Municipal Market (RBC SPARC)

RBC Capital Markets® RBC Insight

Technical Factors Pressuring the Municipal Market

Trading Indicator : none

Posted by Chris Mauro on Wednesday, November 17 2010, 11:19 AM ET

The municipal market has come under pressure in recent weeks due to a powerful combination of technical factors. Municipal yields in 10 and 30 years, as measured by Municipal Market Data's AAA curve, have backed up 42 basis points and 56 basis points, respectively, since November 1. This downturn in the market appears temporary in nature, a result of the overall weakened conditions in the fixed income market after the institution of the new round of the Federal Reserve's quantitative easing program, a massive new issue municipal calendar, weakening mutual fund demand, and federal level issues which appear to be resolving themselves in a manner not particularly beneficial to munis. However, we note that this market activity is not related to credit quality concerns, despite ongoing headlines in the press about state and local fiscal problems.

It is important to note that, until the rally in the treasury market yesterday, muni yields, particularly through 10 years, had generally tracked the move in treasuries, with long munis somewhat weaker. Beyond this, the principal factor pressuring muni prices has been a significant supply/demand imbalance in recent weeks. Municipal 30-day visible supply, as calculated by Bloomberg, which had been hovering around $15 billion throughout October, spiked to over $26 billion on November 16. At the same time, flows into municipal bond funds, according to Lipper FMI, have been decidedly weaker over the last few weeks. Whether this drop is a reaction to negative headlines in the press or the sharp price drops in some leveraged closed-end funds is unclear. Nevertheless, this weakness in demand combined with a heavy new issue calendar is making for a very difficult price environment for munis.

Beyond this, the recent national election has created uncertainty for the muni market on two fronts. First, the market had assumed that, given the statements out of the Administration for the better part of a year, federal income tax rates would increase on January 1 for top bracket taxpayers. This, naturally, would increase the attractiveness of tax-exempt municipal. However, the Republican takeover of the House of Representative, combined with several conciliatory statements by individuals in the Administration, appear to have increased the likelihood that the current tax rates will be maintained, at least temporarily, for all taxpayers, thereby

Exhibit "A" Continued

potentially decreasing some of the demand for munis. More importantly, there is significant uncertainty regarding the extension of the Build America Bond (BABs) program. These taxable municipal bonds, whose interest cost is subsidized 35% by the federal government, were authorized under the federal stimulus act. The BABs authorization is set to expire at the end of this year. These bonds have accounted for approximately 25% of total issuance in the municipal market and have taken much of supply out of the long end of the tax-exempt market. Since the election, the market has grown more pessimistic about the prospect for Congressional renewal of this program before the end of the year. As a result, many issuers have pushed their deals into the last two months of the year in an attempt to lock-in the 35% federal subsidy prior to the December 31 expiration of the program. Additionally, without a BABs renewal, all new issue supply in 2011 will come as tax-exempts, potentially increasing tax-exempt volume by 25% over 2009 and 2010 levels, particularly on the long end forcing the market to adjust.

We stress again that this current weakness in munis is driven by technical factors not credit factors and should correct itself once the market gets through this year-end supply glut and gets some clarity on federal policy. However, we caution that while there is nothing new on the credit front to drive the market, we do anticipate that the upcoming 2012 state budget cycle, which begins in February, will be as difficult as the 2011 cycle was and, as a result, headline risk can be expected to a part of the municipal market for well into 2012.

Click here for disclosures for Chris Mauro

Exhibit "B"

SUMMARY OF REFUNDING RESULTS

City of Oxford, Butler County, Ohio
2010 Bonds
Preliminary as of 11/17/2010

Dated Date	01/31/2011
Delivery Date	01/31/2011
Arbitrage yield	1.470913%
Escrow yield	0.110984%
Bond Par Amount	3,425,000.00
True Interest Cost	1.905533%
Net Interest Cost	1.911171%
All-In TIC	2.421177%
Average Coupon	2.016469%
Average Life	2.351
Duration	2.300
Par amount of refunded bonds	3,360,000.00
Average coupon of refunded bonds	3.806885%
Average life of refunded bonds	2.381
PV of prior debt to 01/31/2011 @ 1.470913%	3,562,847.13
Net PV Savings	97,043.72
Percentage savings of refunded bonds	2.888206%
Percentage savings of refunding bonds	2.833393%
Percentage savings of refunding proceeds	2.798479%

Exhibit "B" Continued

SAVINGS

City of Oxford, Butler County, Ohio
2010 Bonds
Preliminary as of 11/17/2010

Date	Prior Debt Service	Refunding Debt Service	Savings	Present Value to 01/31/2011 @ 1.4709126%
12/01/2011	921,150.00	897,037.47	24,112.53	24,125.14
12/01/2012	922,530.00	898,787.50	23,742.50	23,268.72
12/01/2013	922,005.00	896,887.50	25,117.50	24,201.15
12/01/2014	919,515.00	894,687.50	24,827.50	23,521.77
	3,685,200.00	3,587,399.97	97,800.03	95,116.78

Savings Summary

Dated Date	01/31/2011
Delivery Date	01/31/2011
PV of savings from cash flow	95,116.78
Plus: Refunding funds on hand	1,926.94
Net PV Savings	97,043.72

Exhibit "C"

SUMMARY OF REFUNDING RESULTS

City of Oxford, Butler County, Ohio
2010 Bonds
Preliminary as of 11/17/2010

Dated Date	01/31/2011
Delivery Date	01/31/2011
Arbitrage yield	1.221837%
Escrow yield	0.110984%
Bond Par Amount	3,405,000.00
True Interest Cost	1.652830%
Net Interest Cost	1.664652%
All-In TIC	2.167148%
Average Coupon	2.016488%
Average Life	2.352
Duration	2.304
Par amount of refunded bonds	3,360,000.00
Average coupon of refunded bonds	3.806885%
Average life of refunded bonds	2.381
PV of prior debt to 01/31/2011 @ 1.221837%	3,583,144.79
Net PV Savings	117,541.38
Percentage savings of refunded bonds	3.498255%
Percentage savings of refunding bonds	3.452023%
Percentage savings of refunding proceeds	3.390074%

Exhibit "C" Continued

SAVINGS

City of Oxford, Butler County, Ohio
2010 Bonds
Preliminary as of 11/17/2010

Date	Prior Debt Service	Refunding Debt Service	Savings	Present Value to 01/31/2011 @ 1.2218371%
12/01/2011	921,150.00	891,734.38	29,415.62	29,373.21
12/01/2012	922,530.00	893,475.00	29,055.00	28,543.96
12/01/2013	922,005.00	891,675.00	30,330.00	29,389.58
12/01/2014	919,515.00	889,575.00	29,940.00	28,616.69
	3,685,200.00	3,566,459.38	118,740.62	115,923.44

Savings Summary

Dated Date	01/31/2011
Delivery Date	01/31/2011
PV of savings from cash flow	115,923.44
Plus: Refunding funds on hand	1,617.94
Net PV Savings	117,541.38

ORDINANCE NO. _______________

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF NOT TO EXCEED $3,460,000 WATER SUPPLY SYSTEM REFUNDING BONDS AND DECLARING AN EMERGENCY.

BE IT ORDAINED by the Council of the City of Oxford, Butler County, State of Ohio, THAT:

SECTION 1, The City of Oxford (the "City") previously issued $9,025,000 Water Supply System Refunding Bonds, dated November 15, 2002 (the "Prior Bonds") which were issued to refund the City's $14,965,000 Water Supply System Mortgage Revenue Bonds, dated August 1, 1992 which were issued to refund bonds originally issued (the "Original Bonds") to provide funds for the purpose of financing the costs of replacements and improvements to the City's water supply system (the "Project").

SECTION 2, The fiscal officer of the City has heretofore estimated that the life of the Project is at least five (5) years, and certified that the maximum maturity of the Original Bonds extends to December 1, 2014.

SECTION 3, Currently $3,360,000 principal amount of said Prior Bonds remain outstanding.

SECTION 4, The best interest of the City is to advance refund all of those Prior Bonds currently outstanding in a proposed principal amount not to exceed $3,460,000 pursuant to and as permitted by Section 133.34 of the Ohio Revised Code.

SECTION 5. It is necessary to issue bonds of the City (the "Bonds") in a principal amount of not to exceed $3,460,000 consisting of Current Interest Bonds as to which interest is payable on each Interest Payment Date (as defined herein) (the "Current Interest Bonds") and Capital Appreciation Bonds as to which interest is (a) compounded semiannually on the dates (each an "Interest Accretion Date") established as such in the bond purchase agreement for the proposed bonds (the "Bond Purchase Agreement") and (b) payable only at maturity (the "Capital Appreciation Bonds") in such respective principal amounts as shall be set forth in the Bond Purchase Agreement for the purpose of refunding the Prior Bonds which were issued to refund the City's $14,965,000 Water Supply System Mortgage Revenue Bonds, dated August 1, 1992 which were issued to refund the Original Bonds issued to provide funds for the purpose of financing the costs of replacements and improvements to the City's water supply system; including costs related to the refunding of the Prior Bonds.

SECTION 6. The Bonds shall be issued in such principal amount for the purpose aforesaid. The Current Interest Bonds shall be dated as stated in the Bond Purchase Agreement which the Finance Director is hereby authorized to sign, numbered from R-1 upwards in order of issuance, of the denominations of $5,000 or any integral multiple thereof. The Capital

Appreciation Bonds shall be dated the date of closing of the Bonds, shall be in the aggregate principal amount as set forth in the Bond Purchase Agreement and shall be numbered from CAB-1 upwards in order of issuance, of the denominations equal to the principal amounts that, when interest is accrued and compounded thereon from their respective dates on each Interest Accretion Date, will equal a $5,000 Maturity Amount (which means, with respect to a Capital Appreciation Bond, the principal and interest due and payable at the stated maturity of this Capital Appreciation Bond) and any integral multiples thereof. Each Bond shall be of a single maturity, and shall bear interest at rates per annum indicated in the Bond Purchase Agreement. Interest shall be payable on the Current Interest Bonds on June 1 and December 1, commencing June 1, 2011 or as otherwise set forth in the Bond Purchase Agreement and semiannually thereafter on the first day of June and the first day of December of each year (the "Interest Payment Date"), until the principal sum is paid. The Bonds shall mature on December 1 in each year and in such amounts as designated in the Bond Purchase Agreement. It is determined by the Council that the issuance of the Bonds in one lot as provided herein is necessary and will be in the best interest of the Council. The last maturity of the Bonds shall not be later than the year of last maturity permitted by law for the Original Bonds

The total interest on each Capital Appreciation Bond as of any date shall be an amount equal to the difference between the Compound Accreted Amount of such Capital Appreciation Bond as of such date and the principal amount of such Capital Appreciation Bond. "Compound Accreted Amount" means with respect to any Capital Appreciation Bond, the principal amount thereof plus interest accrued and compounded on each Interest Accretion Date to the date of maturity or other date of determination, as set forth in the Exhibit to the Bond Purchase Agreement as of any Interest Accretion Date of the respective Capital Appreciation Bonds, and as determined in accordance with this section as of any other date.

The Compound Accreted Amount of the Capital Appreciation Bonds of each maturity as of each Interest Accretion Date shall be set forth in the Exhibit to the Bond Purchase Agreement. The Compound Accreted Amount of any Capital Appreciation Bond for each maturity as of any other date shall be (a) the Compound Accreted Amount for such Capital Appreciation Bond on the immediately preceding Interest Accretion Date plus (b) the product of (i) the difference between (A) the Compound Accreted Amount of that Capital Appreciation Bond on the immediately preceding Interest Accretion Date and (B) the Compound Accreted Amount of that Capital Appreciation Bond on the immediately succeeding Interest Accretion Date, times (ii) the ratio of (C) the number of days from the immediately preceding Interest Accretion Date to (but not including) the date of determination (determined on the basis of a 360-day year comprised of twelve 30-day months) to (D) the number of days from that immediately preceding Interest Accretion Date to (but not including) the immediately succeeding Interest Accretion Date (determined on the basis of a 360-day year comprised of twelve 30-day months); provided, however, that in determining the Compound Accreted Amount of a Capital Appreciation Bond as of a date prior to the first Interest Accretion Date, the closing date of the Bonds shall be deemed to be immediately preceding the Interest Accretion Date and the original principal amount of that Capital Appreciation Bond shall be deemed to be the Compound Accreted Amount on the closing date of the Bond issue.

SECTION 7. For purposes of this Resolution, the following terms shall have the following meanings:

"Book entry form" or "book entry system" means a form or system under which (i) the beneficial right to payment of principal of and interest on the Bonds may be transferred only through a book entry, and (ii) physical bond certificates in fully registered form are issued only to the Depository or its nominee as registered owner, with the Bonds "immobilized" to the custody of the Depository, and the book entry maintained by others than this City is the record that identifies the owners of beneficial interests in those Bonds and that principal and interest.

"Depository" means any securities depository that is a clearing agency under federal law operating and maintaining, together with its Participants or otherwise, a book entry system to record ownership of beneficial interests in Bonds or principal and interest, and to effect transfers of Bonds, in book entry form, and includes and means initially The Depository Trust Company (a limited purpose trust company), New York, New York.

"Participant" means any participant contracting with a Depository under a book entry system and includes security brokers and dealers, banks and trust companies, and clearing corporations.

The Bonds shall be initially issued only to a securities depository that is a clearing agency under federal law operating and maintaining, with its participants or otherwise, a book entry system to record ownership of beneficial interests in Bonds, and to effect transfers of beneficial interests in Bonds, and includes and means initially The Depository Trust Company (a limited purpose trust company) New York, New York ("Depository") for use in a form or system under which the physical Bond certificates in fully registered form are issued only to a Depository or its nominee as registered owner, with the certificated Bonds held and "immobilized" in the custody of the Depository, and the book entry system, maintained by and the responsibility of the Depository and not maintained by or the responsibility of the Council, is the record that identifies, and records the transfers of the beneficial interests of the owners of the Bonds (the "Book Entry System" or "Book Entry Form" and: (i) those Bonds shall be registered in the name of the Depository or its nominee as registered owner, and immobilized in the custody of the Depository; and (ii) those Bonds shall be transferable or exchangeable in accordance with this ordinance, provided that so long as a Book Entry System is used for the Bonds, the Bonds may only be transferred to another Depository or to another nominee of a Depository without further action by the Council pursuant to this section. The Council may, and may require the paying agent and registrar as identified in the Bond Purchase Agreement, including by an exhibit thereto (the "Paying Agent and Registrar") to transfer the Bonds from one Depository to another Depository at any time.

Notwithstanding any other provision of this ordinance or any Bond to the contrary, with the approval of the Council, the Paying Agent and Registrar may enter into an agreement with a Depository, or the nominee of a Depository, that is the registered owner of a Bond in the custody of that Depository providing for making all payments to that registered owner of principal of and interest and any premium on that Bond or any portion of that Bond (other than any payment of its entire unpaid principal amount) at a place and in a manner (including wire transfer of federal funds) other than as provided above in this ordinance, without prior presentation or surrender of the Bond, upon any conditions which shall be satisfactory to the Paying Agent and Registrar and the Council. That payment in any event shall be made to the person who is the registered owner of that Bond on the date that principal and premium is due, or, with respect to the payment of interest, as of the applicable Interest Payment Date or other date agreed upon, as the case may be. The Paying Agent and Registrar will furnish a copy of each of those agreements, certified to be correct by an officer of the Paying Agent and Registrar to the Council. Any payment of principal, premium or interest pursuant to such an agreement shall constitute payment thereof pursuant to, and for all purposes of, this ordinance.

If any Depository determines not to continue to act as a Depository for the Bonds in a Book Entry System, the Council may attempt to have established a securities depository/Book Entry System relationship with another qualified Depository under this ordinance. If the Council does not or is unable to do so, the Council and the Paying Agent and Registrar, after the Paying Agent and Registrar has made provision for notification of the beneficial owners by appropriate notice to the then Depository, shall permit withdrawal of the Bonds from the Depository, and authenticate and deliver Bond certificates in fully registered form, in denominations of $5,000 or integral multiples thereof, to the assigns of the Depository or its nominee, all at the cost and expense (including costs of printing or otherwise preparing, and delivering, replacement Bonds) of those persons requesting that authentication and delivery, unless Council action or inaction shall have been the cause of the termination of the Book Entry System, in which event such cost and expense shall be borne by the Council.

SECTION 8. The Current Interest Bonds maturing on December 1, in the years, if any, designated in the Bond Purchase Agreement, may be subject to mandatory sinking fund redemption at a redemption price of 100% of the principal amount to be redeemed plus accrued interest to the date of redemption on December 1 in the years and in the respective principal amounts as set forth in the Bond Purchase Agreement.

SECTION 9. The Bonds shall express upon their faces the purpose for which they are issued and that they are issued in pursuance of this ordinance. The Bonds shall be in fully registered form and shall bear the signatures of the City Manager and Finance Director, provided that either or both of such signatures may be facsimile signatures, and shall bear the manual authenticating signature of an authorized officer of the Paying Agent and Registrar for the Bonds. The principal amount of each Current Interest Bond shall be payable at the principal office of the Paying Agent and Registrar and interest thereon shall be mailed on each interest payment date to the person whose name appears on the record date (May 15 and November 15 for June 1 and December 1 interest, respectively) on the Bond registration records as the registered holder thereof, by check or draft mailed to such registered holder at his address as it appears on such registration records.

The Bonds shall be designated "Water Supply System Refunding Bonds."

The Bonds shall be transferable by the registered holder thereof in person or by his attorney duly authorized in writing at the principal office of the Paying Agent and Registrar upon presentation and surrender thereof to the Paying Agent and Registrar. The Council and the

Paying Agent and Registrar shall not be required to transfer any Bond during the 15-day period preceding any interest payment date, and no such transfer shall be effective until entered upon the registration records maintained by the Paying agent and Registrar. Upon such transfer, a new Bond of Bonds of authorized denominations of the same maturity and for the same aggregate principal amount will be issued to the transferee in exchange therefor.

The Council and the Paying Agent and Registrar may deem and treat the registered holders of the Bonds as the absolute owners thereof for all purposes, and neither the Council nor the Paying Agent and Registrar shall be affected by any notice to the contrary.

The Finance Director may execute the letter of representations with the Depository and the Paying Agent and Registrar Agreement in connection with the issuance of the Bonds.

SECTION 10. The Bonds shall be sold in the aggregate to RBC Capital Markets, Cincinnati, Ohio, (the "Underwriter") at not less than ninety-seven percent (97%) of their principal amount and accrued interest, in accordance with the Bond Purchase Agreement to be executed by the Finance Director, and the proceeds from such sale, except any premium or accrued interest thereon, shall be used for the purpose aforesaid and for no other purpose, which shall include payment of the outstanding principal amount of and any redemption premium on the Prior Bonds and any expenses relating to the refunding of the Prior Bonds or the issuance of the Bonds, and for which purpose said proceeds are hereby appropriated. Any premium and accrued interest shall be transferred to the bond retirement fund to be applied to the payment of principal and interest of the Bonds in the manner provided by law.

SECTION 11. There is hereby created an Escrow Fund (the "Escrow Fund") to be held by the bank designated as Escrow Trustee (the "Escrow Trustee") pursuant to an Escrow Agreement (the "Escrow Agreement") signed by the Finance Director or City Manager and by the Escrow Trustee. The Finance Director or City Manager is hereby authorized to execute and deliver the Escrow Agreement with the Escrow Trustee for the refunding defeasance of a portion of the Original Bonds in such form as the Finance Director or City Manager may approve, the execution thereof by the Finance Director or City Manager to be conclusive of such authorization and approval. Proceeds of the Bonds in the amount determined necessary shall be deposited in the Escrow Fund and invested in direct obligations of, or obligations guaranteed as to payment by, the United States to retire the Prior Bonds pursuant to the terms of the Escrow Agreement. An independent public accounting firm or nationally recognized bond counsel shall be retained as verification agent to determine the sufficiency of the Escrow Fund deposit and interest earnings thereon for the payment of debt charges on the Prior Bonds be refunded.

SECTION 12. The Bonds shall be the full general obligations of the City and the full faith, credit and revenue of the City are hereby pledged for the prompt payment of the same. Any excess fund resulting from the issuance of the Bonds, shall to the extent necessary be used only for the retirement of the Bonds at maturity, together with interest thereon and is hereby pledged for such purpose.

SECTION 13. During the period which the Bonds run, there shall be levied upon all of the taxable property in the City, in addition to all other taxes, a direct tax annually within the limitations of Section 2 of Article XII of the Constitution of Ohio, in an amount sufficient to pay the principal of and interest on the Bonds when and as the same fall due. Said tax shall be and is hereby ordered computed, certified, levied and extended upon the tax duplicate and collected by the same officers in the same manner and at the same time that taxes for general purposes for each of said years are certified, extended and collected. Said tax shall be placed before and in preference to all other items and for the full amount thereof.

Said tax shall be and is hereby ordered computed, certified, levied and extended upon the tax duplicate and collected by the same officers, in the same manner and at the same time that taxes for general purposes for each of said years and certified, extended or collected. Said tax shall be placed before and in preference to all other items and for the full amount thereof. The funds derived from said tax levies hereby required shall be placed in a separate and distinct fund, which, together with all interest collected on the same, shall be irrevocably pledged for the payment of the interest on and the principal of the Bonds when and as the same shall fall due; provided, that in each year to the extent that revenues from other sources (the anticipated repayment revenues), are available for the payment of the Bonds and are appropriated for such purpose, the amount of such tax shall be reduced by the amount of such revenues so available and appropriated.

SECTION 14. This Council hereby covenants that it will restrict the use of the proceeds of the Bonds hereby authorized in such manner and to such extent, if any, and take such other actions as may be necessary, after taking into account reasonable expectations at the time the debt is incurred, so that they will not constitute obligations the interest on which is subject to Federal income taxation or "arbitrage bonds" under Sections 103(b)(2) and 148 of the Internal Revenue Code of 1986, as amended (the "Code"), and the regulations prescribed thereunder, and will, to the extent possible, comply with all other applicable provisions of the Code and the regulations thereunder in order to retain the Federal income tax exemption for interest on the Bonds. The Finance Director or any other officer having responsibility with respect to the issuance of the Bonds is authorized and directed to give an appropriate certificate on behalf of the Council on the date of delivery of the Bonds for inclusion in the transcript of proceedings, setting forth the facts, estimates and circumstances and reasonable expectations pertaining to the use of the proceeds thereof and the provisions of the Code and the regulations thereunder.

The Bonds are hereby deemed designated "qualified tax-exempt obligations" for the purposes set forth in Section 265(b)(3)(B) of the Code.

SECTION 15. The Clerk of Council is hereby directed to forward a certified copy of this ordinance to the Butler County Auditor.

SECTION 16. A summary of this ordinance shall be prepared by the Clerk of Council, approved by the Law Director and published on adoption, in a newspaper of general circulation in the City.

SECTION 17. The City Manager and the Finance Director are each hereby authorized to execute and deliver an agreement with the Paying Agent and Registrar for its services as paying agent, registrar and transfer agent for the Bonds in such form as such officer may approve, the execution thereof by such officer to be conclusive evidence of such authorization and approval.

SECTION 18. It is found and determined that all formal actions of this City Council concerning and relating to the adoption of this ordinance were taken in open meetings of this City Council, and that all deliberations of this City Council and of any of its committees that resulted in such formal action, were taken in meetings open to the public, in compliance with the law.

SECTION 19. The Finance Director and the City Manager are each hereby separately authorized, alone or with others, on behalf of the Council to prepare and distribute to prospective purchasers of the Bonds and other interested parties, a preliminary official statement with respect to the Bonds on behalf of the City, which shall be in such form as such officials may approve, and which shall be deemed final for purposes of Securities and Exchange Commission Rule 15c2-12(b)(1) except for certain information excluded therefrom in accordance with such Rule. Such officers are hereby authorized to prepare, execute and deliver a final official statement with respect to the Bonds on behalf of the City, which shall be in such form as the officials signing the same may approve, and which shall be deemed to be final for purposes of Securities and Exchange Commission Rule 15c2-12(b)(3), their execution thereof on behalf of the City to be conclusive evidence of such authorization and approval, and copies thereof are hereby authorized to be prepared and furnished to the purchaser of the Bonds for distribution to prospective purchasers of the Bonds and other interested persons.

SECTION 20. This Council hereby authorizes the Finance Director to take all steps necessary to obtain one or more municipal bond ratings and, if deemed advisable, a policy of municipal bond insurance for the Bonds. The Council hereby agrees to and shall be bound by all terms and conditions of said policy (and the commitment issued therefore) if purchased by the City.

SECTION 21. This Council hereby covenants and agrees that it will execute, comply with and carry out all of the provisions of a continuing disclosure certificate dated the date of issuance and delivery of the Bonds (the "Continuing Disclosure Certificate") in connection with the issuance of the Bonds. Failure to comply with any such provisions of the Continuing Disclosure Certificate shall not constitute a default on the Bonds; however, any holder of the Bonds may take such action as may be necessary and appropriate, including seeking specific performance, to cause this Council to comply with its obligations under this section and the Continuing Disclosure Certificate.

SECTION 22. It is hereby determined and recited that all acts, conditions and things necessary to be done precedent to and in the issuing of the Bonds in order to make the same legal, valid and binding obligations of this City have happened, been done and performed in regular and due form as required by law in compliance with the City Charter; and that no limitation of indebtedness or taxation, either statutory or constitutional, will have been exceeded in the issuance of said Bonds.

SECTION 23. An emergency is declared to exist to provide timely issuance of the Bonds to realize debt service savings, and passage of this ordinance as an emergency ordinance is necessary for the immediate preservation of the public peace, health, safety, morals and welfare. Therefore, this ordinance shall become effective immediately upon passage.

PASSED this ____ day of December, 2010.

____
Mayor

Attest:

____
Clerk of Council

CERTIFICATE

The undersigned hereby certifies that the foregoing is a true and correct copy of Ordinance No. _________________.

____

Clerk of Council

CERTIFICATE

The undersigned hereby certifies that a copy of the foregoing Ordinance was certified this day to the Butler County Auditor.

____

Clerk of Council

Dated: December ___, 2010

RECEIPT

The undersigned hereby acknowledges receipt of a certified copy of the foregoing Ordinance.

____

Butler County Auditor

Dated: December ___, 2010

128709

EXTRACT FROM MINUTES OF MEETING

The Council of the City of Oxford, Ohio, met in ____________ session at _____ p.m. on the ____ day of December, 2010, at ____, Oxford, Ohio with the following members present:

There was presented and read to Council by title only Ordinance No. _________ entitled:

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF NOT TO EXCEED $3,460,000 WATER SUPPLY SYSTEM REFUNDING BONDS AND DECLARING AN EMERGENCY.

______________________ then moved that Ordinance No. ____________ be passed. ______________________ seconded the motion and, the roll being called upon the question, the vote resulted as follows:

AYES:

NAYS:

The Ordinance was declared passed December ____, 2010.

CERTIFICATE

The undersigned, clerk of Council, hereby certifies that the foregoing is a true and correct extract from the minutes of meeting of the Council of said city, held on the ____ day of December, 2010, to the extent pertinent to consideration and passage of the above-entitled legislation.

____

Clerk of Council

TRANSCRIPT CERTIFICATE

The undersigned, clerk of Council of said municipality, hereby certifies that the following is a true and complete transcript of all proceedings relating to the authorization and issuance of the above-identified obligations.

____

Clerk of Council

128709

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

Economic Development
Originating Department

Council Meeting Of: **Dec 21, 2010**

Alan Kyger
Prepared By

Account Code No. #: N/A

Budgeted Amount: N/A

Dec. 17, 2010
Date Prepared

Agenda Title: Resolution, MOON Cooperative Services Inc. Revolving Loan Fund application ratification.

Recommendation: Approval w/conditions

Discussion: MOON Cooperative Services Inc, is seeking to open a new natural foods grocery store at 513 S. Locust Street. This will be a 2,700 sq.ft.member owned grocery store located in the Tollgate Shopping Center. It will be called "MOON Market". MOON Cooperative Services Inc has requested a Revolving Loan Fund (RLF) loan of $245,000 to open this new natural foods grocery. The total project requires $738,000 in funding. The RLF request represents 33% of the total project funding. MOON membership is providing approximately $400,000 in required funding, or 54%.

The RLF application will allow MOON Market to redevelop this currently vacant site. The MOON Market will create 12 new jobs or 8 Full Time Equivalents.

The proceeds from this loan will be used to purchase start up equipment needed for a grocery store.

The Oxford Community Improvement Corporation approved this loan on December 17, 2010, providing MOON Cooperative Services Inc. satisfies all concerns and conditions of the CIC RLF Review Committee.

The CIC Loan Review Committee is requesting the following conditions:

* Butler County Community Development ratifies the loan.
* A signed financing commitment letter is provided from the other financing source before the loan can be closed and funded.
* A signed lease is provided before the loan is closed and funded.

Approved By:

	Initial	Date
Department Head:	AK	12-17-10
City Attorney:		
City Manager:		

RESOLUTION NO.

A RESOLUTION APPROVING THE OXFORD COMMUNITY IMPROVEMENT CORPORATION'S RECOMMENDATION TO LOAN $245,000.00 TO MOON COOPERATIVE SERVICES, INC.

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Council finds that the Oxford Community Improvement Corporation met on December 17, 2010, to consider the loan request of MOON Cooperative Services, Inc. (DBA,MOON Market)for a loan from the Oxford Revolving Loan Fund (RLF) to assist with the redevelopment of 513 S. Locust into a new natural foods grocery store.

SECTION 2: The Oxford Community Improvement Corporation, after due deliberation, did recommend a loan of $245,000.00 at three percent (3%) interest for five (5) years. The loan proceeds will be used to purchase start-up equipment, signage and other needed items.

SECTION 3: The Oxford Community Improvement Corporation found the applicant meets all the requirements in the RLF guidelines, including job creation and job creation for low to moderate income individuals.

SECTION 4: Council of the City of Oxford hereby accepts and approves the action of the Oxford Community Improvement Corporation and approves the loan as proposed.

SECTION 5: Council hereby authorizes the City Manager, Finance Director and Law Director to prepare and execute loan documents as necessary with the following conditions being met prior to closing:

a. Butler County Community Development ratifies the loan.
b. Funding has been secured for the complete project as presented.
c. Signed financing commitment letters are provided from all outside sources of financing.

SECTION 6: This resolution shall take effect at the earliest time allowed by law.

____
MAYOR

ADOPTED:
ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: KEVIN MCKEEHAN

PREPARED BY: LAW (STAFF)

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

Council Meeting Of: December 21, 2011

Account Code No. #: N/A

Budgeted Amount: N/A

Clerk of Council
Originating Department

Mary Ann Eaton
Prepared By

December 14, 2011

Date Prepared

Agenda Title: A Resolution authorizing the City Manager to close Lot 52 for the operation of the 2011 Farmers Market.

Recommendation: N/A

Discussion:

The attached request is for the use of Lot 52 for the operation of the 2010 Farmers Market and Winter Market.

This request is the same as the last three years.

Approved By:

	Initial	Date
Department Head:	\	
City Attorney:	\	
City Manager:	\	

RESOLUTION NO.

A RESOLUTION AUTHORIZING THE CITY MANAGER TO CLOSE LOT 52 ON SATURDAY, JANUARY 15, 2011, SATURDAY, FEBRUARY 19, 2011, SATURDAY, MARCH 19, 2011, SATURDAY APRIL 16, 2011 AND SATURDAY, DECEMBER 17, 2011 FROM 5:00 A.M. TO 12:30 P.M., TO PERMIT THE OPERATION OF THE WINTER FARMER'S MARKET WITHIN LOT 52 DURING SAID TIME.

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF OXFORD, BUTLER COUNTY, STATE OF OHIO, THAT:

SECTION 1: Council has determined that it would be beneficial for the City to permit the Winter Farmer's Market to operate on lot 52 on Saturday, January 15, 2011, Saturday, February 19, 2011, Saturday, March 19, 2011, Saturday, April 16, 2011 and Saturday, December 17, 2011 and that the closure of Lot 52 between the hours of 5:00 a.m. and 12:30 p.m. is required to permit this operation.

SECTION 2: Council hereby authorizes the City Manager to close Lot 52 on Saturday, January 15, 2011, Saturday, February 19, 2011, Saturday, March 19, 2011, Saturday, April 16, 2011 and Saturday, December 17, 2011, from 5:00 a.m. to 12:30 p.m., to permit the operation of the 2010 Winter Farmer's Market within Lot 52 during said time.

SECTION 3: In all other respects the City of Oxford traffic code shall remain in full force and effect.

SECTION 4: This resolution shall take effect at the earliest date allowed by law.

____
MAYOR

ADOPTED:

ATTEST:

____
CLERK OF OXFORD CITY COUNCIL

INTRODUCED BY: RICHARD KEEBLER

PREPARED BY: LAW(STAFF)

RECEIVED

NOV 0 3 2010

APPROVED

City of Oxford

CITY OF OXFORD

Rev. 12/06

☒ REQUEST FOR PUBLIC PARK PERMIT

☐ REQUEST FOR PUBLIC RIGHT-OF-WAY PERMIT

Every 3rd Saturday Jan - April, Every Saturday May till Nov, then 3rd Sat of December 2011

Date(s) of Event: ___/___/___ through ___/___/___ From: 5 a.m./p.m. To: 12:30 a.m./p.m.

Today's Date: 11/03/10 ☐ Emergency Utility Repair *(check box, if applicable)*

--- Applicant shall allow a minimum of 5 business days for processing ---

Responsible Adult: (18 years of age or older)*: Larry Slocum
Address: 803 Morman Rd, Hamilton, OH 45013
Telephone: 513-505-5238
Cellular:
Fax:
Email: larry@hummingbirdlantz.com

* *Person in charge - Primary contact*

Organization: Oxford Farmers Mkt Uptown, Assoc
Advisor: Larry Slocum, Manager
Address: PO Box 691, Oxford, OH 45056
Telephone:
Cellular:
Fax:
Email:
Non-Profit: ☒ Yes ☐ No

PARK REQUESTED

- ☐ Merry Day Park (adjacent to the Miami Mobile Home Park, Reagh Way Drive)
- ☐ Leonard Howell Park (Bonham Road)
- ☐ Oxford Community Park (Fairfield Road) – *Contact 523-6314 to confirm date(s)*
- ☐ Memorial Park (E. Park Place & N. Main Street – has pavilion)
- ☐ Martin Luther King Jr. Park (W. Park Place & N. Main Street – animal sculptures & fountain)
- ☒ Other: Lot 52 & surrounding sidewalk. We will use only ½ of sidewalk to allow pedestrian traffic

TITLE OF EVENT (be specific and include projected attendance)

Oxford Farmers Mkt Uptown

Projected Attendance: 500-900 Has this event been held previously? ☒ Yes ☐ No If "YES", when? All Summer

DESCRIPTION OF EVENT

Place a description of the event, along with additional requests, on the appropriate attachment. If request is only for use of a right-of-way, use the attachment labeled City of Oxford / Right-of-Way Request Details.

Applicant's Signature: Larry J Slocum Date: 11/03/10

I have read and understand the rules, guidelines and conditions. Furthermore, I understand that acceptance of them is a condition of approval; and, if approval is granted, it is only for the event specified above. I also understand that the request will be reviewed by various City of Oxford officials and additional conditions may be required before final approval is granted. If additional conditions are required, I agree to meet with the appropriate officials and/or the Oxford Community Event Coordinating Committee.

M.U. Use Only

The organization listed above is a registered student organization in good standing with Miami University.

Signature: ______________________ Date: ___/___/___

City Use Only

On-Site Contact Person: ______________________ Cell: (____) ____-______

Distribution Checklist: ☐ O.P.D. ☐ O.F.D. ☐ Service Director ☐ Street Department ☐ O.P.R.D ☐ O.V.C.B. ☐ QuickBase Entry ☐ M.U. Student Activities Office ☐ M.U.P.D.

Rev. 12/06

CITY OF OXFORD

Stipulations and Fees

Note: FULL PAYMENT REQUIRED **BEFORE** THE EVENT

RIGHT-OF-WAY

Applicants should allow a minimum of **five (5) business days** for the request to be processed from the time it is submitted to city officials. *(Please provide the City with as much lead time as possible. Events requiring road closures and staffing will require additional processing time. Large event requests shall be submitted no less than fourteen (14) days in advance of the event.)*

1. **Applicant shall manage all work zones in the Right-of-Way in compliance with the Ohio Manual of Uniform Traffic Control.**
2. Large events (estimated at over 500 people, including all concerts and performances, will require a pre-meeting with the Police (524-5247) and Service Department (524-5206) prior to approval. *Note: Requests **WILL NOT** be approved prior to the pre-meeting.*
3. The period of use may not exceed two (2) days without city council approval.
4. At least one legally responsible adult must sign the request.
5. The usage may not discriminate for or against a given class of people.
6. All ordinances that regulate noise **shall** be observed.
7. NO nails, spikes, tacks or adhesive material may be driven into or affixed to trees or into the ground within the public right-of-way.
8. The requestor is responsible for cleanup. Failure to cleanup may result in subsequent requests being denied or a deposit being required. In addition, a cleaning charge may be assessed.
9. Safety staffing levels will be determined by the Oxford Police Division and the requestor may be required to hire police officers.
10. All special conditions specified by department heads must be complied with. Fees may be assessed for special services – see below.
11. Miami University approval is required for student events.
12. NO markings may be made on streets or sidewalks within the public right-of-way.

USE OF PARKS (ALL THOSE ABOVE, PLUS)

1. No motor vehicles may be parked within the area of the park or on any sidewalk.
2. Banners are only permitted on the stage area during the function and must be removed immediately after the event. Tying is the only acceptable way of affixing a banner to the stage area.
3. No signs are permitted.
4. The requestor is responsible for damage to grass, shrubs or trees as a result of the event and agrees to compensate the City of Oxford the cost of repairs and/or replacement.
5. No structure shall be defaced and no structure shall be erected within four (4) feet of the base of a tree or shrub.
6. NO nails, spikes, tacks or adhesive material may be driven into or affixed to trees or into the ground within the public right-of-way.

FEE INFORMATION

No Parking Signs	$ 25 ea.
Trash Cans	$5.00/ea.**
**When required*	
*** For Additional cans*	
Personnel	
Police Officer(s)	Contact OPD
Sound Technician	$25.00/hr
Street Dept. Personnel	$25.00/hr
Electrician	$100.00
Park & Rec Personnel	Contact OPRD
Road Closures	
Main Street	$135.00**
US 27 Detour	$135.00**
***Includes labor*	
Sports Fields/Gazebo	
Contact OPRD – 523-6314	

APPLICANT'S ASSURANCE

I have reviewed the estimated cost for the event and agree to compensate the City for services rendered as specified above. If the event runs past the stated end time, I understand that additional charges will accrue and agree to compensate the City accordingly.

Larry J. [signature] Date: 11/03/10

Applicant's Signature

CITY USE ONLY

	Service	Hours	Rate	Estimate	Final
1			$	$	$
2			$	$	$
3			$	$	$
4			$	$	$
5			$	$	$
			Total	$	$

	Applicant's Initials	Review Date
Police Department		
1		
2		
3		
4		
Fire Department		
1		
2		
3		
4		
Service Department		
1		
2		
3		
4		
Recreation Department (if applicable)		
1		
2		
3		
4		
City Manager		
1		
2		
3		
4		

Pre-Meeting (if applicable): Reviewed with ____________________ on ________________.

Reviewer(s): ______________________________ ______________________________

APPROVAL SECTION (with conditions)

Police Chief: ☒ Approved ☐ Not Approved SDS / 11/8/10

Fire Chief: ☐ Approved ☐ Not Approved _____/_______

Service Director: ☒ Approved ☐ Not Approved [illegible]T / 11/5/10

Recreation Director: ☐ Approved ☐ Not Approved _____/_______

City Manager: KN ☒ Approved ☐ Not Approved

______________________________ Date: 11-11-10

City Manager's Signature

Reason(s) event not approved:

CITY OF OXFORD
STAFF SUMMARY REPORT

Report to the City Manager

Council Meeting of: December 21, 2010

Service Department
Originating Department

Account Code #: N/A

David Treleaven
Prepared By

Budgeted Amount: N/A

December 2, 2010
Date Prepared

Agenda Title:	Environmental Commission Meeting of December 1, 2010

Recommendation:	For Review and Consideration

Discussion:

Environmental Commission members present at the Wednesday, December 1, 2010 meeting were: Chair, Mr. Charlie Ford; Vice-Chair, Mr. Wright Gwyn; Planning Commission Representative, Mr. Ted Wong, Ms. Kelly Church, Mr. Kevin Armitage, and Mr. Vince Hand. A quorum was present. Ms. Melissa Benoit, a graduate student with Miami University's (MU's) Institute of Environmental Sciences (IES), was also in attendance.

Minutes from the November 3, 2010 meeting were unanimously accepted as presented.

Ms. Benoit updated the Commission on the IES public service project investigating stream channel erosion of private property within the community, specifically along Bull Run. The City of Oxford and MU's Institutional Review Board have reviewed the surveys for approximately 690 property owners immediately along Bull Run and in its watershed. The surveys are intended to gauge the level of citizen's awareness and knowledge of stream channel erosion, the citizen's interest in additional information, and to assist the students in developing a public education program on channel erosion. A pilot study of 20 surveys is to be mailed by December 3, 2010. It is anticipated the remainder will be mailed by early January 2011. Commissioners asked that copies of the final surveys and cover letter be provided.

The composition of sub-committees was formally selected. The Municipal Energy Efficiency sub-committee will be led by Mr. Ted Wong and include Mr. Charlie Ford, Mr. Wright Gwyn, and Mr. Kevin Armitage. The Communications sub-committee will be led by Ms. Kelly Church and include Mr. Wright Gwyn and Mr. Vince Hand. The Storm Water Management sub-committee will be led by Mr. Vince Hand and include Councilor Greig Rutherford with direct assistance of the Staff Liaison. A motion for the membership and leaders of the sub-committees were unanimously accepted.

Commissioners discussed the goals of the sub-committees. The Municipal Energy Efficiency sub-committee is to advise Oxford on potential energy savings from infrastructure improvements. Energy audits will be performed or records from past audits reviewed and updated. The sub-committee proposed meeting with facility managers and to investigate grant opportunities to assist with anticipated expenses

(Continued)

Approved By:

	Initial \ Date
Department Head:	JHBP \ 12/7/10
City Manager:	\

associated with efficiency upgrades. Staff provided year to date electrical and natural gas summaries for Oxford, billing statements for the Waste Water Treatment Plant (WWTP) back to December 2007, a summary of electrical and natural gas usage for municipal operations in 2008, and summaries of energy efficiency activities undertaken by the WWTP, Water Treatment Plant, and Streets and Maintenance operations. Vice-Chair Gwyn noted that the WWTP was receiving a 12% discount in its electrical usage from its association with Duke Energy Retail Sales (DERS) and inquired if all City operations were with DERS. Vice-Chair asked for a copy of one month's utility statements for all City accounts to verify their participation in DERS and to determine the actual energy usage and unit costs. Vice-Chair Gwyn also requested Staff to provide a copy of Oxford's current utility contract with Duke Energy.

The Communications sub-committee is to investigate methods to improve the Commission's public outreach through newsletters, internet access to the Commissions projects and findings (such as the conservation development PowerPoint presentation prepared for the Planning Commission), and prepare short articles and/or announcements for potential publishing in The Oxford Press. The Oxford Press has indicated that they would consider publishing information at their discretion as time and space allows.

The Storm Water Management sub-committee is to assist Staff in the implantation of the community's Ohio Environmental Protection Agency-approved storm water management program.

The Municipal Energy Efficiency and the Communications sub-committees scheduled work sessions for the evenings of December 8, 2010, and December 15, 2010, respectively. Staff was instructed to arrange for the public announcement of the sub-committee work sessions by postings on the Environmental Commission web page and public postings at the Municipal Building. Sub-committees were instructed by Chair Charlie Ford to take minutes of their work sessions and present a summary of the work session at the following Environmental Commission meeting.

Staff requested that the Commissioners reconsider the motion unanimously passed during the November meeting to have meeting minutes taken by Commission members. As Staff is required to prepare a Staff Summary Report to City Council of each of the Commission's meetings, it was thought that having a Commissioner record meeting minutes was redundant. A motion to delegate preparation of the Environmental Commission meeting minutes to the Staff Liaison was unanimously approved.

The Commission adjourned at 8:25 p.m. The next regularly scheduled meeting of the Environmental Commission is on Wednesday, January 5, 2011 at 7:00 p.m. in the Municipal Building's Second Floor Conference Room.