



The Painesville Pride



Lake Community News

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Painesville Pride

Volume 35 Issue 5

November 2021

12 Pages

COUNCIL'S CORNER



Painesville City Council

Front Row: Nick Augustine, Lori DiNallo & Christine Shoop
Back Row: Jim Fodor, Paul Hach, Tom Fitzgerald & Katie Jenkins

In years past, I have always thought of November as a break between Halloween and Christmas. Even though we have Election Day, Veterans Day and Thanksgiving in this month, it just felt like a pause between the holiday chaos.

After the past 19 months of COVID though, I hope to spend this year appreciating all that November has to offer. It's not quite cold, and it's not really snowing, which makes it the perfect month for tailgating, s'mores and cider. It gets darker earlier, which makes it easier for me to justify going to bed earlier!

This November, there are many fun activities going on around Painesville. From Steele Mansion's Murder Mystery Dinner, the YMCA's Turkey Trot, live bands at Nemeth's Lounge and Jackie's, to Second Saturday Tarot Readings at Branches of Wellness - there seems to be something for everyone. Don't forget Painesville's Holiday Shop & Stroll on November 18. It's a fun way to support local business and catch up with neighbors and friends, before the craze of the winter holidays sets in.

Take some time this November to appreciate every day and at least once a week, go out and do something in the city. There are so many people and organizations doing amazing things.

Happy Thanksgiving!

Katie Jenkins
Councilmember, Ward II
kjenkins@painesville.com

Painesville Holiday Shop & Stroll: November 18th

It's the most wonderful time of the year and what better way to kick off your holiday shopping than visiting local businesses!

This year's Painesville Holiday Shop & Stroll is on Thursday,

November 18 from 5:00 to 9:00 p.m. in downtown Painesville.

This walk-around event features great store and restaurant specials, giveaways, special holiday guests

(like Stormy, Lake Erie College's miniature horse) and lots of treats. Support small and local business this holiday season!

For more information, visit www.painesville.com/shopstroll.

Painesville Recreation's Spirit of the Season is November 19th

Due to continued COVID-19 concerns, this year's Spirit of the Season kids event will feature a drive-thru Santa!

Join Painesville Recreation on

Friday, November 19 from 5:00 to 8:00 p.m. Stay in your vehicle and enjoy the lights around Painesville Square, with Santa at the end to give each child a special goodie

bag and pose for photos. This is a free event and open to the entire Painesville community.

For more information, visit www.painesville.com/recreation.

PCFD & Red Cross Free Smoke Detectors Program

On Saturday, October 9 a team from HOLA Ohio, the American Red Cross Northeast Ohio region and the Painesville City Fire Department (PCFD) provided fire safety education and installed 62 smoke alarms in 25 homes in Painesville and Perry Township. This is the first event in a series of cooperative efforts between PCFD

and the Red Cross to make sure everyone has a working smoke detector as part of their Home Fire Campaign.

HOLA's involvement helped the team tremendously by providing bilingual volunteers. The Red Cross program promotes fire safety education as the most important part of the installation process.

"Smoke alarms are the second line of defense in a fire when prevention measures fail. Education, smoke alarms and an escape plan are all components," said Tom Revolinsky, Disaster Program Manager for the Red Cross Northern Ohio Region.

PCFD and the Red Cross have smoke detectors available for any resident in need. Anyone who would like to have a smoke detector installed can contact PCFD directly at 440-392-5848 to schedule a visit.

2021 Road Work Update

Due to numerous setbacks this year, including material shortages, city road projects are running later into the season than usual.

original deadline of November 2. Contractor, Karvo, continues to work on the project.

- Button Ave waterline replacement and resurfacing is complete, with a few follow up items to be addressed. Contractor on this project was Terrace construction.

- The Various Roads Project, which includes a small section of N St. Clair Street and Elm Street, Sterling Avenue, Paige Place, Nottingham Place and Stonehaven Drive, had a deadline of October 22 with the contractor, Karvo. Due to various issues, the project has been paused and set to resume in Spring 2022.

- N State Street, the largest road project of 2021, had an

ARPA Fund Plans in the City

The City of Painesville is the recipient of just over \$2 million in funds from the American Rescue Plan Act (ARPA), a COVID-19 stimulus package passed by the U.S. Congress, which must be spent on public health, negative economic impacts, lost revenue, premium pay for essential workers and/or infrastructure improvement.

Painesville City Council and Administrative have agreed to a list of possible projects with the majority of funding encouraging economic development in the city and the remaining funds assisting low-income residents and housing stock. The City plans to offer a home improvement program for residents starting in the spring of 2022 which would include grants for roofing and vinyl siding improvements. Look for more information on ARPA projects in the coming months.

Leaf Pick Up Through Dec. 15th

As a fall reminder, Republic Services collects yard waste and leaves from city residential units weekly through December 15.

Yard waste and leaves must be containerized, bagged or tied into bundles that do not exceed four feet in length and four inches in diameter with limbs and branches. Please make sure you are placing leaves in biodegradable bags, paper bags or containers that are labeled "Yard Waste." No plastic

bags will be accepted. Bags or containers should be curbside by 6:00 a.m. on pickup day.

Help avoid street flooding by cleaning leaves out of storm sewers. As the temperatures get cooler, water that flows off the roads can pool in blocked drains and potentially freeze, causing flooding issues and headaches.

For issues or concerns, contact the Public Works office at 440-392-9676.

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Upgrades Continue at the Painesville Water Plant

The Painesville Water Plant, located at 9565 Headlands Road on the shores of Lake Erie, is celebrating its 125 anniversary this year! The plant pumps over four million gallons of water

every day to the Painesville area with the capacity to handle up to 7.5 million gallons a day. The water plant continues to make improvements around the facility and water system to provide the

highest quality of water possible to customers.

Recently, new windows were installed on the south side of the plant, with a similar look to the original windows they were

replacing from the early 1900s. New safety rails were also installed throughout the facility to match existing rails. The new raw water intake line and carbon feed building are officially

complete and running smoothing, providing a more efficient treatment process. Lastly, crews continue work to replace and upgrade older exterior lighting around the plant, for a safer and brighter exterior.

Winter Driving Safety Tips from Painesville Public Works

It is time to start preparing for winter driving demands. Here's a few tips from Painesville's Public

Works Department:

- Before you start, make sure to remove all ice and snow from

the vehicle exterior windows and mirrors (that includes the back window!)

- Accelerate and decelerate slowly. If driving in slippery snow or ice, gently pump the brakes when stopping to avoid sliding.

or impede the path of the trucks. In the city, plows may stop frequently to clean intersections and backup to fully remove snow. Give them space.

- If possible, please stay home until the weather improves. Don't drive in the snow unless you have to.

For issues or concerns, contact the Public Works office at 440-392-9676

Friends of Morley Library Bookshop

The Friends of Morley Library are pleased to announce the reopening of the Book Shop.

The Bookshop, which is located in the lower level of Morley Library will be open every Tuesday from 11:30 am to 2:30, Wednesday 10:00 am-2:00 pm, Thursday 3:00-6:00 pm. You will find a variety of books, CD's, DVD's and puzzles. If you miss the Bookshop opening, you can stop by the Lobby sales, which is open during the Morley Library

hours.

Both locations have a red self-service payment box for your convenience.

Halloween Happenings on Oct. 30th at Morley Library

Celebrate Halloween with Morley! Bring the family to this free event on Saturday, Oct. 30, from 10:30am – 12:30pm. Costumes welcome! We will have carnival games, goodie bags, a photo booth, and a popcorn bar available as supplies last. Enjoy Magician Jim Kleefeld's fun spooky show at 11:00 a.m. This event will take place outside in the Job and Family Services parking lot on State Street, weather permitting.

Morley Library, located at 184 Phelps St. in Painesville, serves the communities of Concord Township, Grand River, Leroy, Painesville City, and Painesville Township. For more information about the library, visit www.morleylibrary.org.

Lock it or Lose it

A friendly reminder to always lock your vehicle and remember to take your keys or key fob with you. Theft happens everywhere, but we don't have to make it easy for the criminals!

Make a habit of the following before going to bed at night:

- Close all windows, lock your vehicle and take the keys inside. An unlocked vehicle is an open invitation.
- If you do not have a garage, park in a well-lit area if possible.
- Never leave valuables in your vehicle, especially if they can be seen from the outside.
- Alarm systems that disable the starter or fuel system are effective against theft.

- Increase your following distance behind vehicles to 8-10 seconds.

- Give plow trucks plenty of room to operate. Do not tailgate

Avery Dennison Groundbreaking on Chester Street

On Thursday, October 21, Avery Dennison Performance Tapes division hosted a modest groundbreaking ceremony to mark the beginning of construction on

their Painesville plant expansion off Chester Street.

The expansion will include approximately 32,000 square feet of new facility and generate

roughly 25 full-time jobs in the Northeast Ohio region.

A tentative completion date has been set for mid-2022.

Santa's Mailbox Returns to the Square

Starting November 20, Santa's mailbox will be available in Painesville Square. Kids can write a letter to Santa and he always writes back!

Please make sure your letter or envelope has a return address so Santa's reply makes it back in a timely manner. Last day to send letters is December 17

Reminder to Pay Outstanding Grass Invoices

For property owners with outstanding grass violation invoices with the Community Development Department, please note that at the end of November any outstanding invoices will

be certified and sent to the Lake County Auditor to be added to your property tax.

In addition, the Lake County Auditor charges a 3% processing fee. Save money and pay your

grass violation invoice before the end of the month.

For questions and concerns, please call the Community Development office at 440-392-5931.

The Painesville Pride

A Lake Community News Publication

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The Painesville Pride is a monthly publication and is distributed to residents in the City of Painesville. Views expressed in the articles of this publication do not necessarily reflect the opinion of Lake Community News, Published by Lake Community News, in cooperation with the City of Painesville. Submissions can be sent to P.O. Box 814, Mantua, OH 44255. Telephone number is (440) 946-2577. Send emails to lakecommnews@aol.com. Deadlines are the 10th of each month. Lake Community News reserves the right to refuse any ad or article. Lake Community News ©1987 All rights reserved.

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Buying or Selling a Home in the City of Painesville?

Looking for a new home? The City of Painesville's Community Development Department shares some helpful tips for potential homebuyers, landlords and realtors about what to perform prior to selling or purchasing a home.

vacant property registration fees. If a property is vacant for more than 90 days, past due fees may be owed. It is highly recommended that you inform your real estate agent and title company in writing that outstanding vacant property registration fees may be owed and that they should check

with the Painesville Community Development Office (440-392-5931) prior to closing on the property. If you take possession of a property with fees being owed, the City of Painesville will not transfer or turn on water until all past due vacant property fees have been paid. Exemptions may be filed if a property is listed with a registered realtor.

2. Determine if the property is non-conforming. If a property has been vacant for more than one year, the City of Painesville requires that it be brought up to code and conform to the requirements of the zoning district in which it is located. For example, if a duplex in a single family residential (R-1) zoning district is vacant for a year, it would be non-conforming. This would result in the home having to be converted back to a single family residential dwelling. In addition, since all residential properties are required to have a garage under the code, a property vacant for more than one year may have to construct a single car garage. Prior to your purchase or sale, it is important that you

determine if the property is non-conforming and what would be required on your end to bring it to compliance. Please contact the Community Development Department at 440-392-5931 to check the status.

3. Check for outstanding liens on the property. Past due liens owed to the City of Painesville should be checked. Examples include money owed for grass mowing or disposal of refuse. The liens are also filed with the Lake County Auditor and placed on the property tax bill. However, if they have not been filed prior to the closing, it will show up on your tax bill and will be the responsibility of the new owner to pay them.

4. Check with the City of Painesville Utilities Billing office to determine if there are past due utilities owed (water, sewer and electric). They will advise you if past due fees are owed prior to closing on the home. In most cases, your title company will also check and/or hold back funding at closing to pay any past due amounts. As a safeguard, we recommend that the buyer check

as well. The Utilities Billing office can be reached at 440-392-5797.

5. Check with Republic Services to determine if any past due fees are owed for refuse collection and recycling. The City of Painesville requires that all residential dwellings with three units or less have refuse service through Republic Services. If the property is vacant or the prior owners did not pay for refuse service, there may be outstanding bills. Please inform your real estate agent and the title agent in writing that Republic Services customer service (1-800-968-7789) should be called prior to closing. This will ensure that you do not receive any past due bills for refuse collection. Those inquiring will have to provide the address of the property and parcel information.

6. If the property is in poor condition and improvements are needed, it is highly recommended to check on any existing property maintenance issues or problems with a housing inspector. To find permits and forms, visit www.painesville.com/permits.

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Fine Arts Association: Holiday Events & Performances

Are you looking for arts and entertainment plans for the Holiday season?

The Fine Arts Association (FAA) has several events coming up that you will not want to miss! Be a part of a community empowered by the arts through live music and theatre, shopping from local artists, and arts programming.

November - December Events:

- Third Stream Duo on November 3, 2021
- FAA Holiday Marketplace on November 6, 2021
- Chili Con Comedy on November 13, 2021
- MEREDITH WILLSON'S

MIRACLE ON 34TH STREET, THE MUSICAL: from November 26 to December 19, 2021

- A Holiday Concert: A Tribute to the music of Vince Guaraldi on December 11, 2021

FAA's Spring 2022 Semester will begin in January with arts education programming in dance, music, theatre, visual arts, and creative arts therapies. Students of all ages, experience levels, and abilities are welcome to register. With over 50 passionate faculty members in Northeast Ohio, FAA has something for everyone. Registration for the Spring 2022

Semester will open in mid-December.

For more information, please visit fineartsassociation.org or call 440-951-7500.

With the goal of continuing to provide in-person lessons, classes, and performances to everyone while minimizing the risk of COVID, FAA will once again be requiring masks for admission to their building.

All events listed above are taking place at:

The Fine Arts Association
38660 Mentor Ave.
Willoughby, Ohio 44094



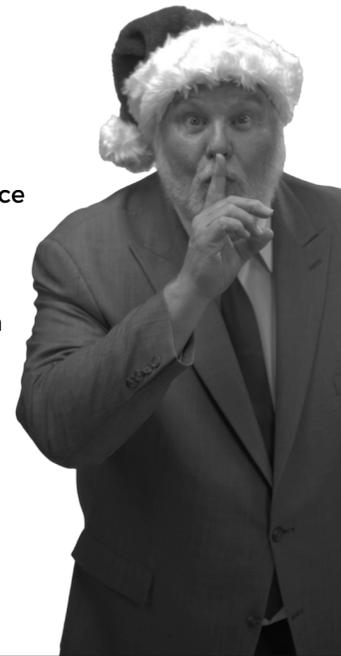
Upcoming Events and Performances at FAA



- 11/3: Third Stream Duo
- 11/6: FAA Holiday Marketplace
- 11/13: Chili Con Comedy
- 11/26 - 12/19: Miracle On 34th Street, The Musical
- 12/11: Holiday Concert: A Tribute to the music of Vince Guaraldi

📞 440-951-7500

🌐 fineartsassociation.org



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The Best Advantage Plan for 'Snowbirds'

Whether you are wintering in Florida or planning to get away for a couple of weeks, it's a good idea to make sure your health insurance will travel well with you. There are some important differences between Medicare Advantage PPO plans and Medicare Advantage HMO plans you need to be aware of.

It is my experience that Medicare Advantage PPO plans offer more flexibility and are a better choice for those who spend extended periods of time away from home. Like an HMO, a PPO has a network of hospitals,

physicians, specialists, and other health care providers, however PPO networks are usually more extensive than HMOs. Your costs for care will be lowest if you receive care from providers within your network.

With a PPO, you have more flexibility. You will have the freedom to visit any specialist, lab, or pharmacy without a referral from your primary care physician. This means you can see any healthcare provider you choose if you need medical care when you are away from home.

In contrast, most HMO

plans are more restrictive for travelers. The HMO's networks are often limited to a specific geographic area except in emergency situations. While an Advantage HMO plan provides all the benefits covered by Original Medicare through a specific network of health care providers, you will need to use the physicians, hospitals, labs, and other health care providers within your plan's network for the most cost-effective health care. You may also need to select a primary care physician who will act as your health care 'gate-keeper', providing you with referrals before you consult any

specialists.

Time to make a change

If you're planning to winter in another locale, travel frequently, and have a Medicare Advantage HMO it may be time to change to a PPO. Medicare's Open Enrollment which begins October 15 through December 7 is a perfect time to make this switch. Any changes you make in your plan during Open Enrollment will go into effect on January 1, 2022.

Call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com to review your coverage and set up a time to discuss your coverage so you are sure you're covered, no

matter where your travels take you.

Laura Mutsko is a licensed insurance broker offering a complete line of health and life insurance products, including Individual, Group and Family Health, Annuities, Long Term Care Insurance, Medicare Advantage, Medicare Supplement Plans, Medicare Part D Prescription Coverage, Vision, Dental and Life Insurance. Mutsko Insurance Services, LLC is located at 6982 Spinach Drive in Mentor, Ohio 44060. Laura can be reached at 440-255-5700 or through email at Lmutsko@mutskoinsurance.com.

For more information, visit www.mutskoinsurance.com.

PLANNING YOUR RETIREMENT HEALTH CARE?

Get the FACTS on Medicare Health Insurance and Rx Plans.

Laura Mutsko is an independent insurance broker. She will compare rates and coverage from many of the nation's most respected insurance companies to get the plan that's right for you.



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Laura Mutsko

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Medicare Open Enrollment for 2022 is going on NOW!

Call me... We'll find the right plan for you.

35th Annual Beary Merry Christmas Show

Thirty Fifth Annual Beary Merry Christmas Show Handcrafted Market

Wednesday, December 1 and Thursday, December 2
11 am to 9 pm

Normandy Party Center
30310 Palisades Parkway
off Euclid Avenue in Wickliffe
Admission \$3.00

It's holiday shopping time at the Thirty Fifth Annual Beary Merry Christmas Show Handcrafted Market on Wednesday, December 1 and Thursday, December 2 at the Normandy Party Center in Wickliffe.

This craft extravaganza showcases over fifty talented artisans from Ohio and Pennsylvania, displaying unique holiday gifts for your shopping pleasure. We will again feature a Deluxe Chinese Raffle Extravaganza to benefit Susan G. Komen for the Cure Northeast Affiliate. This will include over 50 baskets for all members of the family including a spa package from John Roberts, variety of

dinners, sports items, toys, family fun and more. Delicious lunch and dinners catered by Normandy Party Center will be available for purchase. Admission is \$3.00

We are happy to announce Asa Cox with Century 21, Asa Cox Homes is our sponsor again this year. We are collaborating with Asa and Asa's Angels, a support program for families in need in the community during the holidays. She distributes over 15,000 toys, helping more than 3,000 families. Each family is personally interviewed and provides a Wish List for their children. \$125 is generously spent on each child. During The Beary Merry Show we will collect toys for her annual Christmas Outreach Drive for Kids. Her goal is "to make all children smile on Christmas morning" and we are here to help! Bring a toy to the show and make a child happy this Christmas. Please support this "beary" worthwhile cause.

- Chinese Raffle to benefit Susan G. Komen for the Cure, Northeast Affiliate
- Delicious Refreshments,

Nightly Entertainment and Hourly Door Prizes

- Bring a toy to support Asa's Angels and help our local families in need this Christmas

We will feature a variety of crafts for your shopping pleasure, including Repurposed Furniture, Jewelry, Artwork, Christmas Decor, Creative Signs, Fabric Creations, Custom Embroidery, Children's Accessories, Bread Dough Creations, Candles, Gift Baskets, Pottery, Personalized Ornaments, Ceramics, Maple Syrup and Honey, Sweatshirts, Wood Items, Bath and Body Items, Hand Knit Items, Chocolates, Homemade Pastries and Teas, CLE Items, Shadow Boxes, Upcycled Decor, Jellies and James, Floral Designs, Handpainted cards and more!

Mark your calendars! This is one holiday market you do not want to miss!

If you have questions, please contact Denise McPherson at (216) 481-9229 or bearymerry@roadrunner.com.

Follow us at www.facebook.com/BearyMerryShow.

LCGHD is Offering Free Private Well Water Testing

The Lake County General Health District (LCGHD) is offering free private/residential well water samples on Tuesdays from October through the end of December. There are a limited amount of samples that will be available each Tuesday by calling (440) 350-2543. Appointments will be scheduled on a first-come-first-served basis. A laboratory that is certified and approved for drinking water tests is used for processing the test. *Water samples for home sale transactions are not eligible for this promotion.*

LCGHD is encouraging homeowners to have their well water tested regularly. Private residential wells are often shallower than large volume public supply wells and more open to contamination. Unlike public supply wells, private wells are not regulated under the United States Environmental Protection Agency's Safe Drinking Water Act.

"Many well owners do not regularly test their well water quality, and it's important that they have all the information they

need to make the best decisions to protect their well water and their health," commented Chris Loxterman, LCGHD Environmental Health Supervisor. LCGHD recommends that private well owners test their well water each year for contaminants, such as total coliform bacteria and other contaminants that may be of concern in your area. A homeowner may test more often if a problem is suspected.

For more information, contact Chris Loxterman at (440) 350-2543.



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Handmade Christmas Market

Wednesday & Thursday
December 1st & December 2nd
11AM-9PM




Mentor Window - Serving Northeast Ohio Since 1983

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award several times. This award reflects exemplary years of service provided to customers throughout Northeast Ohio, along with honest, fair prices.

Steve Douglas the owner of Mentor Window was asked about how they continue having such success in the home improvement industry. "We have crews that have been with us for decades,

Audubon Highlights Bird Migration & Motus Tracking

As fall migration winds down, Blackbrook Audubon invites everyone to hear "Monitoring Bird Migration: Evolving Technologies and Remarkable Discoveries" by Dr. Andy Jones of the Cleveland Museum of Natural History. This free presentation will be 7:00 p.m. Tuesday, November 16 at Geauga Park District's The West Woods Nature Center.

Banding birds and reporting sightings on eBird continue to help in understanding bird migration, but the array of technologies available to ornithologists is constantly changing. New tools both large and tiny are giving fresh insights into individual birds' migratory behaviors. Dr. Jones will go over several of these newer systems, including the current status of the Motus network. The northeast corner of Ohio has a gap on the Motus map and Blackbrook Audubon is looking into filling that void.

Participants can attend the program in person or register on the event page of blackbrookaudubon.org to receive a link to view the program live online. While the program starts at 7:00 p.m., Trevor Wearstler, the host and president of Blackbrook, will open access to the meeting about 6:30 p.m. so people can familiarize themselves with the software features or chat with other attendees. Refreshments will not be served at the in-person program, which will be at 9465 Kinsman Road, Rt. 87 in Russell.

Blackbrook Audubon covers Ashtabula, Geauga and Lake Counties as the local chapter of National Audubon Society. For more information, email blackbrookaud@aol.com. Follow Blackbrook Audubon Society on Facebook for updates.

and we are very particular about the installers we hire. We won't just hire anyone to catch up if we are backed up a bit, quality is at the top of our list when it comes to workmanship. When it comes to pricing, we are straight forward with people, they don't want to hear any buy 1 get 1 free nonsense. They want a fair, honest price up front without all the gimmicks you see out there in advertising. We treat each and every one of our customers like family."

"Only about 5% of the Home Improvement companies in

Northeast Ohio have performed consistently well enough to earn our Super Service Award, It's a really high standard.

Angie's List Super Service Award winners have met strict eligibility requirements, which include an "A" rating in overall grade, recent grade, and review grade period; the company must be in good standing with Angie's List, pass a background check and abide by Angie's List operational guidelines.

Service company ratings are updated daily on Angie's List.

Companies are graded on an A to F scale in areas ranging from price to professionalism to punctuality.

Mentor Window offers a full range of home improvements, including Energy Star Tilt-In double hung windows, slider styles, bay windows, casement windows, patio doors, fiberglass and steel entry doors, vinyl siding in over 50 colors & styles, cedar

shake style siding, seamless gutter systems, gutter covers, blown in insulation, and a complete line of backyard storage buildings.

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Laketran Honors Veterans with Weeklong Discount on Transit Services

To honor our Lake County veterans, Laketran will be offering free rides to veterans during the week of Veterans Day from Monday, November 8 - Saturday, November 13.

Laketran customers on Local Routes and Park-n-Ride will need to inform their driver that

they are a veteran when they board the bus, and their trip will be free. Dial-a-Ride customers should inform Laketran of their veteran status when scheduling their reservation.

"Each year, Laketran provides nearly 9,000 Dial-a-Ride trips to Lake County veterans to access

healthcare appointments. It is the least we can do for the sacrifice that veterans have given to our country," said Laketran CEO, Ben Capelle. "We would like to continue to show our support and appreciation by offering free rides to veterans on all of our services."

For over 25 years, Laketran has operated a special Veterans Medical Transportation service, in partnership with Lake County Veterans Service Commission and Lake County Commissioners. The Veterans Medical Transportation provides free door-to-door, Dial-a-Ride transportation for Lake County veterans and their spouses to the county's VA outpatient clinic, administration office, and the Louis Stokes VA Medical Center in University Circle.

Laketran expanded the program subsidizing free Dial-a-

Ride transportation to any adult day care or medical appointment for Lake County veterans, either in Lake County or to University Circle hospitals.

For more information on Laketran's Veterans Medical Transportation program call 1-888-LAKETLAN or visit www.laketran.com.

For more information about the services offered by Lake County Veterans Service Commission, visit www.lakecountyohio.gov/veterans or to register for Veterans Medical Transportation call 440-350-2904.



VETERANS RIDE FREE

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MONDAY, NOVEMBER 8 -
SATURDAY, NOVEMBER 13**



THANK YOU FOR YOUR SERVICE.

LAKETLAN

Remodeling in Painesville is not Getting any Cheaper

Let's face it we all want the best price on anything we buy.

One local company is hearing from customers "we're going to wait for prices to come down"

As wonderful as that sounds it's just not happening. And it's not going to happen. Several factors come into play here. With fast food paying 15 dollars an hour+ and materials being harder to locate than ever, things

are changing. High quality tradesmen are harder to find and that problem is not getting any better.

Monthly Upkeep Handyman has quickly become a household name in Painesville. The advice from Owner Spensir Chappell is no matter what trade you are going to need in the future. Make the decision now. With inflation on the rise customers are actually receiving a deep discount by making a decision now.

They currently have customers booking into the middle of next year for kitchen and bathroom remodels. These customers understand that by locking in the price now they are making sure they are getting the best price with prices on the rise.

Whether it's a simple home repair or a whole remodel, Monthly Upkeep is there to help.

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Bankruptcy 101:

The two types of bankruptcy that most people hear about are chapter 7 and chapter 13. The word chapter refers to the chapter (like in a book) in the bankruptcy code. Chapter 7 is a liquidating bankruptcy and chapter 13 is a non-liquidating bankruptcy. Liquidating means they (the government) can take your stuff. Non-liquidating means they can't. However, there are exceptions to this. I will try to lay this out in a simplistic fashion:

In a chapter 7 you will be able to discharge all of your debts without

paying anything back. However, if you have any equity in anything (your home, your car, your bank account, your boat- anything) you must surrender it to the bankruptcy trustee (the person who looks out for the creditors) so that it can be sold (liquidated) to pay back the creditors to the largest extent possible. Equity is what determines which chapter of bankruptcy you can file under. Fair Market Value minus Amount Owed equals Your Equity in anything.

A chapter 13 is a non-liquidating

bankruptcy. This means you get to keep everything, but you have to pay back a percentage of your equity. It is also used for people who are in foreclosure or behind on their mortgage and in fear of foreclosure. A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of equity you have accumulated in your life. This is referred to as your bankruptcy estate. Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people with regard to the Chapter 7 bankruptcy. The intended result was that more

people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your

car, and everything else you have accumulated throughout your life.

A good bankruptcy attorney will do those all of those things. He or She will also stop the creditors from harassing you, protect you from lawsuits, garnishments, put you back on your feet and give you a fresh start in life.

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We start by reviewing your project and listening to your goals and concerns and we welcome any recommendations you may have. Then together we establish a budget and work to stay within that cost.

Your materials selections are hands-on, not from pictures out of brochures and once all your selections have been made, we order any products that are not in stock.

After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience as stress-

free as possible, we always keep you informed of the progress of the job.

Because Shoreline Window and Remodeling Company is a family owned business, you will always be dealing directly with the owner, no pushy salesman or inexperienced tradesmen. Our company is bonded and insured, and our workers are covered by workers compensation for your protection.

We have the highest ratings with the Better Business Bureau and Angie's List. We take pride in our workmanship so you will not only be current client, but in the future, we want to be "the one" contractor you call to take advantage of our other professional services including kitchen and bathroom remodeling. Plus, we also accept all major credit cards & special financing.

Let us show you how to make your next remodeling project a little easier by calling Shoreline Window and Remodeling Company at (440) 946-1495 or (440) 336-3300. You can also look us up at www.shorelinewindowandremodeling.com.



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Estate Liquidators Antiques & Collectibles Market Now Open

Estate Liquidators Antiques & Collectibles Market is now open Friday through Sunday 10-5PM. We are located at 35500 Lakeland Boulevard in Eastlake, Ohio. Feel free to call or text my cell at (440) 382-6789. PLUS...we always sneak in an extra day during the week with special events, estate sales etc. (Route. 2 freeway exit on Vine Street right off exit and a left on 361st. street. and a right on Lakeland Blvd....1/4 on left hand side)

We are an 8,000 sq. ft. multi-vendor shop featuring: collectibles, glassware, furniture, toys, tools, vintage and nearly new clothing, jewelry, records, books, electronics, handmade items as well as hand painted items, plus a large selection of upscale resale items...too much to mention. There is literally something for everyone and at any age. Seeing is believing...stop in and see us...you will be glad you did. We will hold many special

events for the holidays including a twigbee shop for the kids. We have a fun shop with great vendors. Also visit our 5050auctions.com site with several auctions (that you can view at the shop before you register to bid.) MOST EVERYTHING STARTS AT \$1.00

THANKS TO OUR VENDORS AND OUR CUSTOMERS. YOU ARE APPRECIATED...THE SUPPORT IS AWESOME...SEE YOU AT THE SHOP!

MEET YOUR LOCAL FIREPLACE DEALER!

If you are wondering how to avoid the high cost of heating your home this winter, then take a ride to American Home & Energy Products in Painesville Township, across the street from the Lake County Fairgrounds.

You will find the owner there, Chris Bedrick, and his staff, ready and able to give you the best information about quality heating products that will save you money (and worries) about keeping warm in your home during the cold NE Ohio winter season.

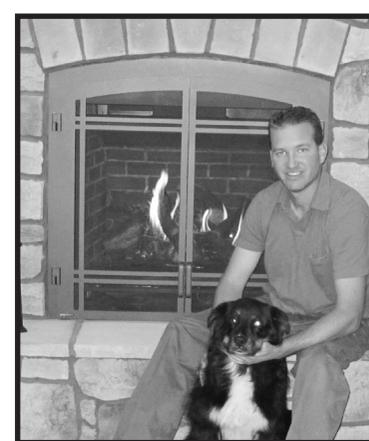
Chris said, "We are a full service store dedicated to customer service.

We educate our customers on the heating products and work with them to determine the best solution for their particular situation. Then we are able to

sell them a high efficiency unit, install the unit and service it afterwards. We also offer our customers pellet fuel, firewood and a complete hearth shop featuring all the products having to do with a fireplace!"

Chris says that American Home is all about green energy and proves that with high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have burning displays in the store to demonstrate the incredible heat, beautiful ambiance and easy to use heating products. You can see for yourself how great the units look, as well as how much heat you can expect, by coming in and experiencing the working products.

American Home & Energy is located at 1270 Mentor Avenue



(Rt 20) in Painesville Township, across from the Lake County Fairgrounds. Store hours are Monday through Friday 9am to 5:30 pm, Saturday 9:00 am to 4:00 pm. The store is closed on Sunday.

Call 440-358-5858 or visit the website at American-Home-Online.com for more information.

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What are Medicare Advantage Plans?

You've heard of Medicare Parts A, B, and D, but what is C all about? Medicare Advantage Plans or "Part C" are an alternative to Original Medicare and secondary insurance. These plans are all in one and combine Medicare Part A- Hospital, Part B – Medical, and usually Part D – prescription drug coverage. Medicare Parts A, B and D are bundled together in one plan "Part C" that is offered by private companies that are approved by Medicare.

Medicare Advantage Plans are available to those enrolled in Medicare Part A and B, live in the plans service area (county).

There are multiple plan options. There are Health Maintenance Organizations (HMO) options that require care and services from provider and facilities in the plan's network. There are also Preferred Provider Organizations (PPO) options that allow care and services in and out of the network. When care is received out of network the costs are typically higher. There are also special needs plans and dual plans if you have Medicare and Medicare.

Medicare Advantage plans cover everything that original Medicare covers. Most plans include the Part D prescription

drug benefit. Enrollees pay the Part B premium and any other applicable costs. Some Medicare Advantage plans may offer extra coverage which could include vision, dental, hearing, and an over the counter benefit to name a few.

There are many ways you can join, switch, or drop a Medicare Advantage plan. The annual election period is October 15th through December 7th. If you have questions in regards to Medicare Advantage Plans you can reach me at 440-266-0333 x 3 or email me at jackiegreene@gbaoh.com.

Taylor Made Home Care

Taylor Made Home Care is a locally owned and operated Non-Medical home care agency located in Mentor, OH.

The past 11 years have shown a lot of growth, but our mission has never changed. Our clients and their families have been and always will be our number one priority.

The past year has brought a lot of changes for everyone. We saw the need for non-medical home care rise. Families wanted to keep their loved one's home...knowing that if they were to go to a facility, they would not be able to see them. +

Our service not only takes care of your loved one, but also helps you, the caregiver. You experience a sense of comfort knowing that your loved one is in good hands. This peace of mind allows you to take a real break so you can relax, recharge, and refocus.

Our Services

Taylor Made Home Care provides non-medical home care services to seniors, those recovering from surgery, and respite. Our staff is fully committed to providing outstanding care to meet our clients' needs 24/7.

We are custom fit for your in-home needs, there is no "one size fits all" solution. Our complimentary in-home assessment will help create and follow a care plan that supports our clients' needs and preferences.

Our Caregivers

All our caregivers are carefully screened, bonded, and insured so you can trust you are getting the best possible assistance. We conduct a background check on all applicants prior to hire which includes criminal, DMV driving record and sexual offender check. Our staff receives extra training including courses in HIPPA compliance, detection and prevention of elder abuse,

home safety assessments, meal preparation, and Alzheimer's care, just to name a few.

If needed, Taylor Made Home Care also provides services to individuals who may reside in an assisted living facility or nursing home.

"Sometimes a little outside help can make all the difference in the world."

Give Taylor Made Home Care a call and talk about it. 440.946.6446

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don't text & drive

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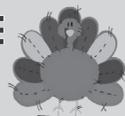


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TURNING 65 OR NEED A MEDICARE REVIEW FOR OPEN ENROLLMENT?



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Mobile Computer Solutions: Are You Ready to "Cut the Cable?"

In the past, many of you have asked me "Is it possible to cut the cable?" My reply has always been "not yet, but soon". I've been saying it for 7 years. Well, "SOON" is HERE!!

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If you have any questions or would like more information on getting rid of your cable or satellite company, please contact me.

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My name is Jeff Berg and I am available to personally speak with you to discuss your individual technology needs. I invite you to contact me at (440)461-3900, (216) 789-7936 or jeff@mobilecsllc.com so I can personally help you find a solution for your household or business technology challenges.

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We offer beginner group lessons and private lessons are available for all ages call for scheduling and times.

If your looking to stay in shape don't overlook this sport, roller skating. Roller skating is for all ages and is one of the most fun and easy activities that the whole family can enjoy together. Roller skating is recognized and recommended

by the American Heart Association (AMA) as an aerobic fitness sport.

One hour of skating per week can burn 600 calories, 30 minutes of skating produces a heart rate of at least 148 beats per minutes, roller skating works most muscle groups including: glutes, quads, abs, calves, arms and causes 50% less stress to joints than running.

If you are looking to stay in shape, get in shape or just wanting to have some good family fun come join us at the City Skate Center 63 West Walnut Ave, Painesville, Ohio 440-352-2002.

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Remember how much fun roller skating used to be?

IT STILL IS!
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Open Skate Schedule
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FRIDAY: 7-10:00pm, \$7 Admission & \$3 Skate Rental
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CHRISTIAN SKATE: November 13 • December 11
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Holden University Center of Lakeland Community College Adds New Partner, Lifelong Learning Opportunities

The Holden University Center of Lakeland Community College has added Case Western Reserve University (CWRU) to its list of partner schools. CWRU's Siegal Lifelong Learning Program has joined 11 other partner colleges and universities offering area residents educational opportunities through Lakeland's Holden University Center.

CWRU's Siegal Lifelong Learning Program connects the academic world to the wider community through innovative and engaging programming. Adults of all ages pursue their love of learning by participating in courses and lectures provided by CWRU faculty, renowned scholars, and local subject-area

experts.

Lakeland's Holden University Center offers a community connection and a campus close to home. Students enrolled in courses or lectures offered by partnering institutions, both in-person or remotely, have access to state-of-the-art facilities on the Lakeland campus. The Holden University Center provides a convenient way for area residents to pursue lifelong learning opportunities right here in Lake County.

"The addition of Case Western Reserve's Siegal Lifelong Learning Program will provide professional studies and personal enrichment learning opportunities to community

learners in Lake County," said Kristina Willey, director of the Holden University Center of Lakeland. "This program is a welcome complement to our bachelor and graduate degree

partnership programs."

CWRU's Siegal Lifelong Learning Program offers a vast array of courses and lectures on topics including art, history, politics, science, religion,

literature and more. The program also includes an 11-week Senior Scholars program. Siegal Lifelong Learning offers both online and in-person programming.

To learn more about upcoming courses and lectures, visit lakelandcc.edu/uc.

Help with Medicare Open Enrollment

The Lake County Council on Aging is reminding Medicare-eligible individuals of the free counseling assistance available to them and their caregivers during Medicare Open Enrollment which occurs annually from October 15th through December 7th.

Medicare Prescription Drug Plans (Part D) and Medicare Advantage plans change every year, and 2022 will bring some big changes! There are also savings in store for Insulin-dependent Diabetics as certain drug plans are participating in the Part D Senior Savings Model which is available to all people with Medicare. Plans that participate in this model will offer coverage choices that include multiple types of insulin at a maximum copayment of \$35 for a 30-day supply. People who enroll in a participating plan could save up to \$446 a year in out-of-pocket costs.

Understanding your Medicare options can be overwhelming but you don't have to do it alone - we are here to help! The Council on Aging has trained Ohio Senior Health Insurance Information Program (OSHIIP) volunteers available to help you make sense of the complicated Medicare system to make the best choices for your healthcare. These counselors are ready to provide

free unbiased information and education about Medicare, help you review your current coverage and look at plan options for 2022.

This year the Lake County Council on Aging will be conducting in person visits to assist eligible individuals with Medicare Open Enrollment. Please call the Council on Aging at (440) 205-8111 to schedule an appointment to review your current Medicare coverage and explore what is available for 2022.

OSHIIP is not affiliated with any insurance company, and these counselors do not sell or solicit any type of insurance. This Council on Aging service ensures that seniors and people with disabilities on Medicare understand all of the options available to them, and which choices can save them money.

About Lake County Council on Aging: The Lake County Council on Aging (LCCoA) has been serving Lake County's seniors, their families and caregivers since 1972. The Agency strives to enhance quality of life through education, advocacy, service and support. The agency's priority is to help older adults remain in their own homes longer, healthier and more safely.

For more information, visit www.lcco.org.



THE LAURA & ALVIN SIEGAL
LIFE LONG LEARNING
PROGRAM

Case Western Reserve University's Siegal Lifelong Learning

brings lectures and courses to Lakeland's Holden University Center, connecting the academic world and Northeast Ohio's wider community through innovative and engaging programming!

Learn more at lakelandcc.edu/uc



Lakeland
COMMUNITY COLLEGE
HOLDEN UNIVERSITY CENTER

Stay HERE.
Go far!



Turn Your Clocks Back...
Daylight Saving Time Ends
at 2:00 am on
Sunday, November 7th