# Willoughby Times



Serving Your Community Since 1987!

Lake Community News

Mentor Monitor Willoughby Times Eastlake Gazette Willowick Courier =

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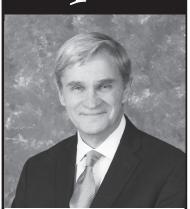
Volume 34 Issue 6

December 2020

# Willoughby Parks & Recreation: Holiday Event Dates

### 16 Pages

# Mayor's Report



Robert Fiala Mayor/Safety Director

This year we added a new expression to our vocabulary: Pandemic Fatigue. It is the anxiety, frustration, and concerns we have with this ongoing health issue. With our focus on COVID-19, we have had little time to think about the successes of 2020. While the pandemic has changed our lives, in some instances permanently, there have been positive outcomes. As a city, our sense of community strengthened and rekindled an appreciation of our families, friends, and neighbors. The overwhelming support of our local businesses, merchants, restaurants, and bars forged our motto "We Are Willoughby." Over this past year, we have witnessed many great things.

When our Senior Center closed, our Parks and Recreation Department found creative ways to engage our seniors. These activities included car bingo, lunch in

Continued on page 2

#### December 7 Willoughby's 12 Homes of **Holiday Lights**

Do you decorate your house for the holidays? Did you go a little bit wild with the lights this year? Whether you did or didn't this competition may be for you, just follow the steps below:

- 1. Enter the contest by 4:00 P.M. on Monday, Dec. 7
- 2. Have your house lighted and prepared for Judging on Wednesday, Dec. 9
- 3. We will post photos of the top 12 homes each night from Dec.
- 4. On Christmas Eve we will Announce the Winning Home.

Fee: \$10 to enter the contest Top Prize: Lowes Gift Card

#### December 10 **Gingerbread House Building**

Enjoy a great holiday favorite... Family Gingerbread House Decorating! This year participants will pick up their supplies at the Willoughby Senior Center on Thursday, Dec. 10th from

5:00-7:00 pm and create their to local food banks. masterpiece on Friday or Saturday. After the fun, email some photos of your house to parksandrec@ willoughbyohio.com for a chance to win four daily admissions to the Willoughby Pools! Participants will also receive a certificate for Panini's which includes a cheese pizza and salad for your family (must be used on Dec. 11-13, 2020). Advanced reservations are required go to: willoughbyohio. activityreg.com or call (440) 953-4200

Cost: \$25 per family

Pick-up Location: David E. Anderson Senior Center, 36939 Ridge Rd. Willoughby, OH. 44094

#### December 13 Drive in Holiday Movie "Elf"

Celebrate the season with this holiday family favorite. Your family will be safe & warm as you're tucked away in your car. Audio will be transmitted via FM radio. Please bring a nonperishable food item for donation Cost: \$5 per car

Time: 4:00-6:00 P.M.

Location: David E. Anderson Senior Center Parking Lot 36939 Ridge Rd. Willoughby, OH. 44094

Advanced reservations are required go to: willoughbyohio. activityreg.com or call (440) 953-

#### Dec. 19 & 20 Santa Fire Truck Parade!

It's 2020 and we all "Need a Little Christmas!" So Santa and his City of Willoughby friends are going to parade in your neighborhood. Please check www.willoughbyohio.com for the times he will travel through your ward. During the parade we will be collecting non-perishable food items for local food banks. All spectators on tree lawns must be wearing masks.

Sat. Dec. 19 Noon-4:00 P.M. Wards: 1, 2, 3 Sun. Dec 20 Noon-4:00 P.M. Wards: 4, 5, 6

#### December 31 **Ring Out 2020!**

At exactly 7:00 P.M. on New Year's Eve, let's say thank you and show our support for our Essential workers like: First Responders, Medical Professionals, Grocery Restaurant, Delivery, Store. Street, Government, Educators, and Utility workers, to name a few. These "Everyday Hero's" have faced down a pandemic and worked to keep all of us healthy, fed, sheltered, supplied, and safe. So, grab your sleigh bells, Cow Bells, or even Pots and Pans, and make a thankful, joyful, noise to celebrate our hero's and say good riddance 2020.

Date: Dec. 31 New Year's Eve Time: 7:00-7:02 P.M.

To Register or get more information on these or other exciting programs contact:

Willoughby Parks and Recreation (440)953-4200 or Register online at: willoughbyohio.activityreg.com

#### for Families **Upcoming Virtual Library Programs**

During the month of December 2020, the following free programs will be offered VIRTUALLY at the Willoughby-Eastlake Public Library. Registration is required. For a complete schedule of events or to register for one of our upcoming programs, visit www.we247.org.

All programs are via Zoom or YouTube. You must register to receive the link! Visit the Events Calendar at www.we247.org or call your library to register.

#### iPhone & iPad Tips & Tricks

Apple software expert Chris Woodman will reveal the hidden features that most iPhone & iPad users don't know exist. This will be a virtual class through Zoom and you will need use two devices 1) for

attending the Zoom meeting and 2) for practicing with during the class. Wednesday, Dec. 2

6:30 pm

#### Special Video Concert with **Musician and Author Jim Gill**

Jim Gill's songs and musical books are often share during story times at Willoughby-Eastlake Library. Jim calls his creations "music play." They are musical games that inspire children and the adults that love and care for them to join in the fun by actively singing, clapping and dancing along. Jim will be creating a special video concert exclusively for the library, filled with opportunities for everyone to sing, play and read along.

Thursday, December 3 6:30 pm

#### **Holiday Craft Corner**

Learn how to use cookie cutters to make your own salt dough ornaments.

Friday, December 4, 10 am

#### **Saturday with Santa**

Sant Clause himself is visiting via Zoom, along with his special helper and favorite reindeer Rudolph! Stories, songs, dancing and more. Children will have an opportunity to tell Santa what they want for Christmas and each child will be able to get a picture with Santa.

Saturday, December 5, 12 pm

#### Poinsettias and Christmas **Cacti**

Gardener Susan Master Cowling will teach you how to buy holiday plants and get them

to rebloom.

Saturday, December 5, 3 pm

#### Animal Crossing New **Horizons for Teens/Tweens**

Do you play Animal Crossing New Horizons on your Switch? Sign up for this event to play from home and help us make the Willoughby Library's island superior. Who knows, there might be mazes to figure out or wheels to spin. Participants will receive a DODO code the day of the program at the email you signed up with. Ages 11-18.
Saturday, Dec. 5, 11 am-1 pm

Wednesday, Dec. 16, 6-8 pm

#### Make and Take Art Club **Kits for Teens/Tweens**

Each month we will have a Continued on page 2

Permit #621 Mentor, Ohio **DAID** U.S. Postage Presort Std

#### Continued... Library Programs

different activity kit for you to pick up and complete at home. Instructions and supplies will be included in each kit. Please sign up for each activity separately. Ages 11-18. Art Club kits will be available for you to pick up at the Teen desk or curbside at the Willoughby Library.

Monday, December 7, 11 am

#### **Ghosts of Christmas Past**

Whitney Stalnaker of the Western Reserve Historical Society will lead us on an adventure as we explore the folklore and stories of ghosts that helped shape the 19th century holidays in Cleveland.

Monday, December 7 6:30 pm

#### Happy Hanukkah

Get ready for Hanukkah with stories, fun facts and much more! This is a special event for the entire family.

Tuesday, December 8 6:30 pm

#### Between the Lines: Author Rick Porrello

Join author Rick Porrello for a virtual discussion of his latest book, Bombs, Bullets & Bribes: The True Story of Notorious Jewish Mobster Alex Shondor Birns.

Wednesday, December 9 6:30 pm

#### Zoom LEGO Club

Join us on Zoom to discuss the amazing LEGO creations

you have been working on. The Wednesday before the program, Miss Sarah will send you a video about what the theme is and an example of something she has been working on, as well as the Zoom link for the next day. At 2 pm on Saturday, you'll be able to join a Zoom call and show off your amazing creation. Be sure to have a name for the creation and a little story that explains it. All ages!

Saturday, December 12 2 pm

#### Take Home Gingerbread Houses

Come to the Willowick Library the week of December 14th to get a take home gingerbread kit. Take your kit

home, build it and share pictures of your creations. Kits available while supplies last. Grades 6-12. Ages 12-18.

#### Family Christmas Stories with Miss Julie

Miss Julie will read favorite classic Christmas stories and then have a discussion about treasured family traditions.

Monday, December 14 6:30 pm

#### **Holiday Film Discussion**

Join our new online group as we discuss a new film each month. To kick things off, we will be having a round table discussion to ask, "What is Your Favorite Holiday Movie?"

Tuesday, December 15, 2020

#### **Homeschool Thursdays**

Children ages 6-12 will enjoy a variety of fun educational virtual programs!

Thursday, December 17 2 pm

#### Kwanzaa Celebration

Join us as we celebrate African American culture and pride! This is a special event for the entire family.

Thursday, Dec. 17 6:30 pm

#### **Basement Writers**

Write with us in our creative writing group on Zoom. Bring your writing and ideas to share. All writing welcome. Fun and positive feedback provided. Grades 7-12. Ages 13-18.

Tuesday, December 22 6:30-8:30 pm

#### Virtual Rose **Parade Celebration**

In a salute to the New Year's Day "Tournament of Roses"

parade, we invite you to join our celebration! Patrons are encouraged to share stories and photos of their gardens as we create our own version of this annual tradition.

Tuesday, Dec. 29, 6:30 pm

#### Noon Year's Eve Celebration

Join Miss Sarah and Miss Sarah and ring in 2021! Take and Make Kits with New Year's Eve essentials will be available (noise makers, 2021 glasses and a craft). We'll be watching the ball drop and celebrating the end of 2020!

Thursday, December 31 11 am

#### Mayor

Continued from page 1

the lot, Drive-through ice cream socials and Drive-In Movies were a few events that kept our seniors engaged and active. The merchants and bar owners organized weekend activities to bring customers to our city with well-managed and safe events after the canceling of our four summer events. Restaurant owners enhanced customer seating by adding umbrellas, tables, and chairs along Erie Street. The

Willoughby imes

A Lake Community News Publication

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Willoughby Farmer's Market continued under strict pandemic guidelines. Our Lakefront District witnessed the expansion of the Willoughby Lakefront Business Association's Osborne Park Market and Flea with the addition of the Trendy Pop-Up Shop. In all, our local businesses organizations managed through significant hardship with incredible resiliency.

We have also seen continued economic development activity with a recently approved \$3.5 million investment in new housing on Lakeshore Boulevard in our Lakefront District. Prestan Products has purchased property along Lost Nation Road and was awarded an Ohio Enterprise Zone Tax Exemption for the construction of a new headquarters

manufacturing facility. Marous Brothers Construction is nearing completion of their \$10 million expansion and renovation of the former Krihwan Pontiac site into their corporate headquarters. Increased retail activity includes the opening of Achilles Running Shop in downtown as well as a unique set of creative studios, Stella's Art Gallery. The Marc's store at Euclid Avenue and Rt. 91 is preparing to open, and across the street, we are delighted a to welcome a new Swenson's proposed at the former Denny's site.

With our Lakefront District, Chagrin River Corridor, and Historic Downtown Willoughby is a highly desirable place to live, and we see increased residential construction. A recently completed market analysis indicates our city will continue to be a preferred location for young professionals and seniors for the same reasons, convenience, walkability, and sense of community. Finally, as we continue through the holidays, we are creating new traditions to keep the holiday spirit alive. Please check the city website and social channels for activities and schedules, and please support our local businesses, restaurants

As our city has repeatedly done over the past nine months, we are finding ways to stay connected, celebrate important events safely, and support each other.

bars, and merchants. They still

Have a happy and safe holiday season!

4520 Beidler Rd. Willoughby

# (440) **953-356**7

need our help.

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# Lakeland Waives Application Fee for New Students this Spring

is waiving its \$15 application fee for those who apply for admission and wish to take classes in the spring semester. Spring registration is now open and classes begin Jan. 16, 2021.

"With so much uncertainty

Lakeland Community College right now, we want the community to know that they can count on us," said Dr. Morris Beverage Jr., Lakeland president. "Lakeland has provided college access in Lake County and the surrounding areas for more than 50 years. In times like these,

you can be certain that we'll continue to provide high-quality, educational opportunities in high demand fields.

With many having budgets squeezed, future students are encouraged to fill out the FAFSA (Free Application for Federal Student Aid) to be eligible for help with money for college. Lakeland may be added as a college of choice on the FAFSA form with the school's code 006804. Many Lakeland scholarships are awarded using the information on a student's FAFSA.

Because of the pandemic, students may also be eligible for CARES Act Emergency Grant funding toward unforeseen emergency expenses. Many have received money to use for technology, groceries, child or health care needs. More information is available at lakelandcc.edu/web/about/cares-

Military veterans are especially encouraged to contact the veteran's office for information about applying GI education benefits. They can get help with questions about filling out, and completing, Veterans Affairs forms and receive assistance with advance registration each

General information about applying, financial aid and degree and certificate programs is available at lakelandcc.edu.

# Lakeland

**Spring Semester 2021** 

# Now is the time to Kegister

- · Save thousands by staying safely at home
- Credits transfer easily
- Quality education and honors program
- · Pathways to bachelor's and graduate degrees
- Train for high-demand, good-paying, local jobs
- Undecided? Explore different programs affordably

For spring semester 2021, Lakeland Community College is waiving the application fee.

lakelandcc.edu/spring

Opportunity

### Stolen Packages - The Last Thing 2020 Needs

Willoughby residents preparing and protecting their

Willoughby is a safe city that we all love, but we can never be too careful.

Tis the season for joy and cheer, but with that comes desperation, car break-ins and stolen packages.

We are here to help and do our part at a discount to keep everyone in Willoughby safe.

Smart doorbells are the new wave in home protection and smart home improvements.

We find many homeowners have bought these and are immensely intimidated by the installs, with good reason.

The installs of the doorbells

come with a variety of different challenges though.

This is where we, the experts, can help.

We are offering \$99 dollar installs of your smart doorbell (Usually \$225.)

You buy your favorite smart doorbell and have it ready for us. The most popular are Ring, Nest, and Simplisafe.

All above brands make great quality products and we are familiar with all.

Before we arrive please make sure you have strong wifi and a current old school working doorbell.

We have availability to do 10 at this price so this will be a first come first serve deal.

Call/Text us at 440-363-6400.



Lerom the Staff at Lake Community Newsl



# Bankruptcy 101:

Peace of Mind in Tough Financial Times.

Do you not want to get out of bed because you are distressed over your financial situation and the only peace you feel like you have is when you are asleep?

When you do get up you just want the day to end so that you can do something in the evening that will take your mind off of your sense of impending doomeven if it is just going back to sleep. Some of you might not be able to sleep at all because of the worry. There is also the person that wakes up in the middle of the night with anxiety over finances

and then is unable to go back to

Are you afraid to go to the mailbox because you know there will be bills that you cannot pay? And then what are you going to do. Is it a high point for you when you open the mailbox and there are no bills?

Is your mind running away with negativity and fear over your financial situation? Are you confused, angry, resentful, and afraid because you have always been able to pay your bills and you just cannot figure out how you ever got to this low point in

Do negative thoughts and fears

FINANCIAL TROUBLES ARE

TEMPORARY. You can recover financially and prosper no matter how far down you may think you have fallen. I personally know hundreds of people who have. All of it has to do with how you approach the problem. We have used bankruptcy to help thousands of people get back on their feet. If your home is in foreclosure, do not worry, we can help you keep a roof over your head. If you are being sued we can stop the lawsuit. If you are being garnished we can stop the garnishment. If your license is suspended because you caused uninsured property damage, we can help you get it back. If you are being harassed non stop by bill collectors we can make them

go away. These are only a few of

the ways we can use bankruptcy

over your financial situation

dominate your mind throughout

news for you. This is it:

this sounds like you

I have some good

the day?

If

then

individuals get back on their feet and regain their peace of mind.

The problem is that most people look at filing bankruptcy as a bad ending rather than a new good beginning. Filing bankruptcy is, in fact, a fresh start in life. A rebirth. At some point, everybody knows when they are at the financial point of no return. If you have gotten to that point where you know in your heart that there is not enough income to pay the bills then you should act now. Waiting to file bankruptcy when you are at this point is just prolonging your agony for no real reason. It is unnecessarily jeopardizing your physical and mental well being and that of your family. Worst of all, you are wasting the precious days of what should be a new life in which you are happy, joyous and free.

The process is very easy. We can start these cases for as little as three hundred dollars down and immediately stop the debt collectors from harassing you. The rest of the fee is put into an affordable payment plan. Basically, all you have to do is come to the office for a free initial consultation in which we evaluate your case to identify the issues that are specific to you. We then work with you to gather the information, put together the paperwork, file it with the court, go to court with you (usually, only one time) and you get a "discharge" which means your debt is wiped out. We help people regain their peace of mind this way every day- All day long.

Finally, do not worry what other people might think. No one is going to know unless you tell them. You would be surprised if you knew how many of your acquaintances have already taken this step. Bankruptcy is extremely common these days. The main point is you are a good person with a fixable problem. Bankruptcy is not a moral issue. It is financial planning for Peace of Mind and prosperity in the worst times since the great depression.

Robert C. Biales

### Mosack's Christian Gifts & Books: Gifts for Every Christian Occasion

Gifts & Books, one of our local stores owned by 3rd generation Betty Mosack Vento and husband Joe Vento.

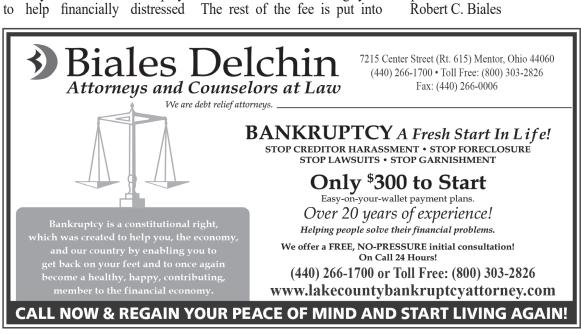
You will want to shop early from their vast inventory of relational and boxed Christmas cards to reach out to all those you love.

Get ready for your home Advent devotions with beautiful Wreaths, Advent Advent Calendars, Advent Candles & devotional books.

During these times at home, we have an opportunity to read and grow in our faith. Mosack's

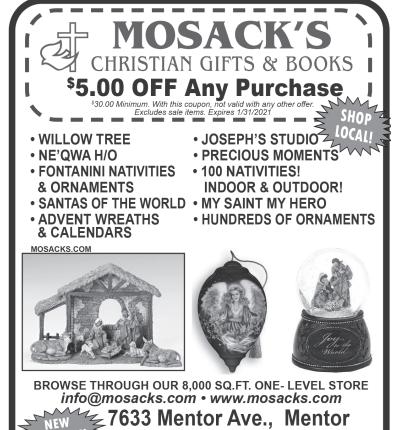
Browse Mosack's Christian has expanded and provides a wide variety of Christian books, Bibles, Christian fiction and CDs. See the variety of selections in every category of their fine store. Home décor, wall art & crosses, indoor & outdoor nativities, glitter-domes and Christmas ornaments galore!

> Choose from gifts for every Christian occasion for people of all ages along with beautiful greeting cards. Show your faith with T-Shirts, including Christmas T's, and Christian jewelry in many mediums and styles.



For Advertising Rates and Information: www.LakeCommunityNewsOhio.com





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(Across from Great Lakes Mall next to Wendy's)

# Laketran Highlights Safety Protocols - Ensuring Public Transit Remains a Safe & Reliable Option During the COVID-19 Pandemic

As COVID-19 case numbers continue to rise in Ohio, Laketran is joining with the Ohio Public Transit Association (OPTA) and transit systems across the state to launch the Ride Easy Ohio campaign.

highlights The campaign

safety initiatives to uphold practicing safe hygiene, and public transportation as a safe and viable option, even in the midst of the pandemic. Best practices include wearing facial coverings, practicing social distancing, cleaning and sanitizing vehicles and facilities,

employee self-monitoring.

"We want people to know that public transit is a safe place to be. As far as we know, there have been no cases transmitted on-board our buses to date and in a recent survey of our busiest route, 98 percent of our customers said they felt safe riding Laketran," shared Laketran CEO Ben Capelle.

"Keeping public transit safe is a mutual commitment between us and our riders. We provide free masks and hand sanitizer on-board, limit our seating to six feet apart and continue to ask that our riders self-monitor, practice safe hygiene and please don't take transit if you are sick.

Laketran has also joined the American Public Transportation Association's Health and Safety Commitments Program and pledged to meet national standards alongside over 175 transit systems nationwide.

Laketran is committed to five safety protocols

- Following public health guidelines from official sources
- Cleaning and disinfecting transit vehicles daily

sanitize our buses daily. We requiring face coverings and other protections

- Practicing social distancing by monitoring passenger loads and capacities
- Keeping passengers informed and empowered to choose the safest ways to travel and pay their fare
- Putting health first by requiring riders and employees to avoid public transit if they have been exposed to COVID-19 or feel ill

Throughout the COVID-19 pandemic, including during the Ohio Department of Health's Stay-at-Home order, Laketran has continued to operate as an essential service, providing trips to work, medical appointments and shopping.

Laketran's commitment to safety has always been a top priority, and now more than ever, Laketran wants customers to be assured every precaution possible is being taken to make your ride safe.

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#### DON'T BE ISOLATED DURING THE HOLIDAYS

Join with us for Safe, In-Person Worship or Live Stream on Facebook Sunday Mornings at 10:00 am

CHRISTMAS EVE SERVICES 4:00 & 10PM

#### BODY OF CHRIST COMMUNITY

38057 Erie Road - Willoughby, Ohio

www.BodyofChristCommunity.org

(440) 942-1985



## Who Says That You Can't Have Fun This Holiday Season?

It will be necessary to make changes to our holiday plans this year and limit family gatherings as we all work together to overcome this Covid-19 pandemic. But we can still have some of the same joy and experiences as in previous years.

Perhaps there are special decorations and serving pieces that have been family favorites throughout the years, but belong to a home you cannot visit this year.

Come into Antiques & Uniques to find the same or similar pieces that will make the holidays more

familiar and comforting..... even if there is a store-bought rotisserie chicken on this year's turkey platter!

We are taking safety precautions at A&U to help you to have a safe shopping experience. We hear comments all the time from customers about how clean our store is, how helpful and friendly everyone is, and how they feel comfortable and safe coming in to shop. Here are some of the things we have in place:

- 1. Face coverings are required,
- 2. Social distancing (including 10 ft dealer spaces off of our 5 ft

aisles, giving plenty of separation from other shoppers),

- 3. High ceilings and a large volume of air, that is processed by six roof-top air handling units, with upgraded air filters,
- 4. Frequent sanitizing of surfaces, etc.

You can come into Antiques & Uniques to find that special, one-of-a-kind gift that will mean so much in this crazy year! We also have Gift Cards available for purchase. A gift card will give the person an opportunity to enjoy "the thrill of the hunt" for that special "something" at A&U. If

you would like to purchase a Gift Card over the phone, call A&U at 440-944-0133 and we will mail it out to you.

Asa's Angels is in our Community Spotlight space again this year. Ordinarily, they are requesting gifts of toys and clothing for the children's gifts. This year is a little different. We cannot accept gifts due to the Covid limitations, but A&U is a drop-off site for donations by credit card, cash, check, or gift card. Asa's Angels will use these

donations to buy the gifts they need for the kids on Santa's list. Please bring in your contribution to this worthwhile cause. Even in this difficult year, let's help kids to have a Merry Christmas.

All our best Holiday Wishes to you from our family-of-dealers at Antiques & Uniques! 30200 Euclid Ave, Wickliffe. (In the plaza with Gabe's, one mile west of SOM Center Rd (Rt.91). Open Wed thru Sat 10:00 to 6:00 and Sun 12:00 to 6:00.

Special evening shopping hours on Thursday, Dec. 3 – 10:00 to 9:00 pm.

## **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.

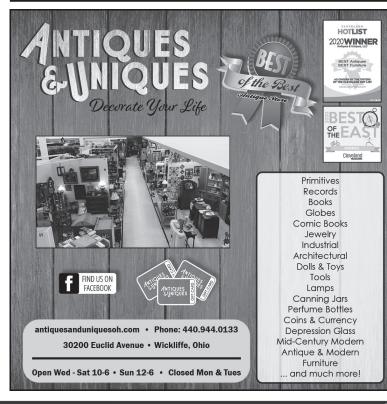
American Home & Energy is located at 1270 Mentor Avenue



(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.

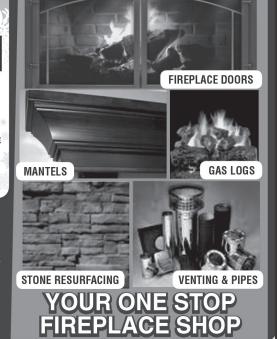
Call 440-358-5858 or visit the website at American-Home-Online.com for more information.

# Happy Holiday's





Monday-Friday 9am-5:30pm • Sat 9-4



FIREPLACE MAKEOVERS

(440)358-5858 American-Home.com

Painesville Twp. (Across from the Lake Co. Fairgrounds)

# Keep, Change, or Update Your Marketplace Plan

Time is running out for those with 2020 ACA Marketplace health insurance to renew, change, or update their plans for 2021. The Marketplace Open Enrollment Period ends Tuesday, December 15, 2020.

If you have a Marketplace plan, you should have already received two letters: one from your current insurance company and one from the Marketplace. Together they

- Your 2021 coverage status
- Which plan (if any) you will be enrolled in or matched with if you do not act by December 15,

- Any changes in your coverage and financial help
- Directions if you need to send the Marketplace any documents

If you have not received your insurance letter, contact your insurance company. If you have not received your Marketplace letter, contact the Marketplace Call Center.

No matter what plan you choose to enroll in, we urge you to update your Marketplace application with your expected income and household information and compare your current plan to

what is available for 2021.

We encourage you to do this comparison because new affordable plans may be available this year. Plans and prices change every year. Your situation may have changed too. You may find 2021 plans with coverage and features that better meet your needs, especially if you have had or expect income or household changes.

By updating your application, you are helping to make sure your 2021 financial help will be correct. Financial help is based on your expected income for 2021

(not 2020). If you do not update your income and household information, you could wind up paying more than you need to. If you do not renew or enroll in a plan by December 15, 2020, you may be automatically enrolled in the same or a similar plan, so you are covered on January 1, 2021.

If you need assistance, please set up an appointment with me by calling 440-255-5700 or emailing me at Lmutsko@ mutskoinsurance.com. Appointments fill up fast so please do not wait until the last minute to call.

Laura Mutsko is a licensed broker insurance 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. Laura can be reached at 440-255-5700 or through email at Lmutsko@ mutskoinsurance.com.

For more information, visit www.mutskoinsurance.com.

#### Audubon **Christmas** Counters jor Census

Blackbrook Audubon Society invites everyone to add to a century of science during the 121st annual Christmas Bird Count Saturday, December 26.

Blackbrook encourages anyone interested in birding to join the CBC in one of two ways: in the field or from the comfort of your own home. Everyone will bird safely following the current Covid-19 guidelines.

The object of the CBC is to count all the bird species and number of birds in a 15-mile diameter circle in one 24-hour

period between December 14 and January 5. Anyone living within the circle can also report birds at their feeder.

To be assigned to a team covering a specific area on foot or in a vehicle, or to report backyard feeder counts, contact Dan Donaldson, the compiler for Blackbrook's circle, at danook057@yahoo. com. He will provide a data form for participants' checklists and details on how to join the virtual gathering later in the day, rather than the traditional lunch

at noon, where everyone can share stories of the day's census. Birders of all skill levels are welcome and no fee is required.

Blackbrook's CBC circle covers from Lost Nation Airport to Western Perry, Lake Erie down to Holden Arboretum and Big Creek Park in Geauga County.

Blackbrook Audubon's territory covers Ashtabula, Geauga and Lake counties. The Ashtabula CBC circle is centered east of Kingsville. Marc Hanneman compiles that count, which will be Saturday, January 2, 2021. Contact Marc at marchanneman@embarqmail.

com to help with that count.

The CBC circle for Geauga County is centered west of Burton. Their count will also be January 2 and is compiled by Linda Gilbert, a naturalist with Geauga Park District. She can be reached at lgilbert@ geaugaparkdistrict.org.

Circles for the count stretch from Arctic Bay, Baffin Island in Canada to a NOAA research vessel in the Drake Passage at the southern-most tip of South America; as far west as Guam in the Pacific to the eastern tip of Brazil. Census takers in the NEO circles share the same mission and may count on the same day as birders in some of these far-off places.

View a map of active CBC circles at https://www. audubon.org/conservation/joinchristmas-bird-count.

For more information on the local Audubon chapter, visit blackbrookaudubon.org.

The Christmas Bird Count is the longest-running community science project in North America and helps biologists monitor bird population trends. Beginning on Christmas Day ornithologist Frank 1900, Chapman proposed a new holiday tradition - a "Christmas Bird Census" when people would count birds rather than hunt them.

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#### Women's Committee of the Fine Arts Association Presents Nwaka Onwusafrom The Rock & Roll Hall of Fame wearing masks. If circumstances The Women's Committee of

the Fine Arts Association will present Nwaka Onwusa, Vice President of Curatorial Affairs & Chief Curator of the Rock & Roll Hall of Fame. Onwusa will focus on how the Rock Hall develops exhibit ideas, collects artifacts and then curates the exhibits.

The presentation will be in the theater at the The Fine Arts, 38660 Mentor Avenue, Willoughby on Wednesday, January 13, 2021 at 11:00 a.m.

There is limited seating for this program in accordance with the protocols of safe distancing and warrant cancellation, notification will be made accordingly.

Reservations are required no later than January 6, 2021 by email to anthonyjanem@yahoo. com or call 440-579-5020. The cost is \$10.00 per person payable at the door in cash or by check.

The Women's Committee is an independent auxiliary whose mission is to support and promote The Fine Arts Association in the appreciation of the creative arts of music, dance, art and drama.

www.fineartsassociation.org







# Home Care During the Holidays...We Can Be the Answer

So hard to believe the Holiday the past. Season is almost upon us. Home Care has a wide range of possibilities, it can be as little as a couple hours of respite care or as much as 24 hour care.

Whatever your needs are, **Taylor Made Home Care** can help.

The holidays are joyful time when family and friends often come together to reconnect and take time for each other.

However, if you are caring for a loved one, the holidays can be overwhelming. Take a deep breath. With some planning your celebrations can continue to be happy, memorable occasions.

#### **Reduce Holiday Stress**

Make sure everyone understands your caregiving situation and has realistic expectations about what you can do. Do not pressure yourself by trying to do everything you did in

#### **Preparations and Planning**

If this sounds like your situation, the best gift may be holiday home care services. It can provide you and your family time and energy to enjoy this time of year knowing your loved one is in good hands.

#### Variety of Services

We offer a variety of services to ensure your family's comfort and security in their own home.

- ~Personal Care
- ~Home Assistance
- ~Alzheimer's/Dementia Care
- ~Respite Care

#### We Can Provide Respite

With the changing needs of our aging loved ones comes concern about how to best celebrate this time of year. Health issues can complicate an already busy time.

compassionate Caregivers can stay with your loved one, making sure that their needs get met,

experienced Our

### Auggie's Pet Food Pantry Open to All Lake County Residents in Need

Lake Humane Society is happy to announce that Auggie's Pet Food Pantry is open to all Lake County residents in need. The pantry, located in the Lake Humane Society Annex at 7564 Tyler Blvd. in Mentor, is open the 1st and 3rd Wednesday of each month from 1:00 PM-3:00 PM. Appointments are not necessary. A current driver's license, mortgage/rent statement or utility bill are required to show residency. There are no income requirements.

Lake Humane Society will provide dog and cat food every 2 weeks to community members in need who utilize Auggie's Pet Food Pantry. Food for other types of pets may be available upon request. The food provided has been purchased through grant funding and bulk discount buying programs through large pet food companies such as Purina.

The Pet Food Pantry is named after Auggie, a very special boxer mix who came to Lake Humane Society through a humane investigation in 2017. Auggie was emaciated, dehydrated, anemic and close to death when he was found by the Humane Agent. He is also a fighter. In just 7 days in the care of LHS, he gained 7 lbs. Auggie is now healthy, happy and living his best life with his forever family. The pet food pantry is named in honor of Auggie because of his resilience when faced with adversity.

"Studies have shown that pets can relieve stress, reduce feelings of loneliness and help boost a person's overall emotional health and well-being. We never want someone to feel they have to surrender their pet because they cannot afford to feed them.' said Lori Caszatt, Director of Marketing and Community Partnerships at Lake Humane Society.

"Due to COVID-19, many people have lost their jobs, are being evicted from their homes and struggling to make ends meet. Auggie's Pet Food Pantry is a way we feel we can help support the community and all of Lake County."

"In the future, we will be opening a wellness clinic for low income individuals. This will help ensure that pets all across Lake County have their vaccines, an annual exam and medications so they are healthy and live a long, happy life."

For more information on Auggie's Pet Food Pantry, please visit lakehumane.org.

The mission at Lake Humane Society is to protect animals and build connections between pets and people through advocacy and education. Lake Humane Society is a 501c3 charitable nonprofit organization and operates solely on donations. For more information on Lake Humane Society or to donate, please visit www.lakehumane.org.

leaving you the opportunity to go shopping for gifts, meal preparation, or just the chance for some "me-time".

Everyone wins when families get extra care for their loved ones during the holiday season.

Sometimes a little outside help can make all the difference in the

Do you have any questions or concerns about your loved ones? Give us a call and let's talk about warmth it! We can be the answer!

#### Gift Buying tips....for people with Alzheimer's

- ~Pictures of family to help with memories
- ~Music can help with anxiety and bring comfort
- ~Headphones block out noises that may frighten them
- -Cozy blankets, sweaters or clothing can provide comfort and

HOT TIP...

Winter is Coming

~Check in on your family & elderly neighbors

~Clear their driveway &walkway to prevents falls

Pick up groceries for them if you're going out so they don't

~Don't forget to change the furnace filter

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# Automobile Thefts are on the Rise...What You Can Do to Protect Yourself

Over the past several months, there has been a dramatic increase in automobile thefts throughout the Greater Cleveland area. Theft rings have been targeting neighborhoods by traveling in a transport vehicle and then canvassing the area for unlocked

cars. In addition to the car and any valuables inside, they also look for garage door openers left inside vehicles to gain access to garages for additional vehicles or other valuables.

The common thread in all of these thefts is that they target

unlocked vehicles and these incidents occur overnight.

Although Lake County is a very safe community to live in, we all should stay alert and take steps to protect ourselves and our property.

Here are a few simple tips: **Lock Your Car Doors** 

The easiest thing you can do is lock your car door. Automobile theft is a crime of opportunity. If a thief finds that your car has been secured, they will likely move along to an easier target.

Don't Leave Your Keys in Your Car Leaving keys and key fobs in

your car not only make it easier to steal, but also provides an opportunity for thieves to access your home and other vehicles. Never leave your keys in your

#### **Secure Your Valuables**

Bring your valuables inside

Thieves that gain access to your car can gain easy access to your garage and your home by utilizing your garage door opener. Be sure to lock the garage entrance to your home. While you're at it, also make sure all of your first-floor entry doors and windows are secured.

Law enforcement agencies across the region are working together break these rings – and they're making progress. In the meantime, let's do what we can to discourage this type of activity in our community by remaining aware and by locking our vehicles.

with you. If you leave them in your car, then place them out of view so that they don't make attractive targets.

Lock Your Garage Entry

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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

Deciding who to call to get always keep you informed of the progress of the job.

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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.







### How Long Does a Water Heater Last? Debord's One Hour HVAC & Benjamin Franklin Plumbing

Water heaters supply hot water to our faucets, sinks, showers, and appliances days in and day out. While they are meant for hard work, there will come a time when your unit will give out. And when your hot water heater unit breaks down, your daily tasks around your house can come to a grinding halt.

So, when can you expect that to happen?

The average lifespan of a water heater is about 8-12 years. This varies by type, efficiency rating, and additional factors.

#### What Factors Affect Your Water Heater's Lifespan?

There are many factors that contribute to the lifespan of your hot water heater. Not every unit is the same. Here are some factors that determine hot water heater lifespan:

- Type of water heater
- Quality of the unit
- Water supply quality
- Location of unit in your home
- How well the unit has been maintained

When choosing a new water heater for your home, take into consideration the type and quality you want for your needs. There are many options to choose from including traditional tanks storage units with either electric or gas heating elements and tankless or on-demand hot water heating systems.

#### Common Reasons Why Water Heaters Break Down

As with any appliance, the likelihood for repairs and eventual replacement of the unit increases with age. Additional factors include:

- Sediment buildup in the unit over time
- Over-pressurization due to incorrect heating settings

#### Water Heater Repair and Replacement

If you're not sure how old your unit is, you'll want to check the unit for any date markings or in the owner's manual, so you have an idea of its age. That way you will not be caught off guard should your unit malfunction.

If you experience any of these hot water heater failure symptoms, it is time for repair or replacement:

- You notice a decrease in hot water temperature
- Your water has a yellowish or brown tint
- You hear any unusual sounds
- You see water leaking from the unit

• You smell an unusual odor hot water heater for your home. coming from the hot water heater

Do not ignore these hot water heater warning signs—get help from a professional right away. **DeBord's One Hour Heating &** Air Conditioning of Chardon is available 24/7 to assist you. We will get your unit repaired or replaced in no-time and we can walk you through upgrade options to get the most efficient

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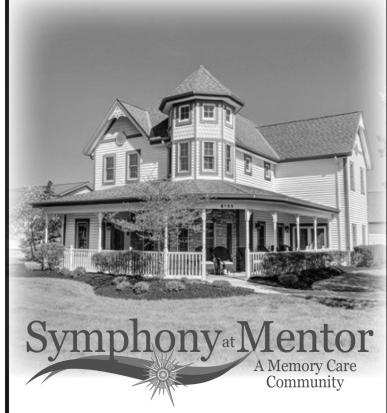
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# DIVORCE 101:

The Beginning or the End

A substantial part of my law practice involves divorce and child custody litigation. I always find it sad to see people who once lit up each others life uncomfortable to sit in the same room. People who once laughed and loved and built a family together and are now unable to even speak to one another. To me, it is like seeing a wild animal in a television documentary that loses its life innocently or driving by the remains of a dog that has been run over. It is not a part of my personal world yet it touches my heart with a very heavy sadness. We are conditioned as humans to associate the end of relationships and life as negative. I think it is partly because people fear change. When a situation changes the future appears uncertain; but the future is always uncertain. It is our illusion that it is not.

The real question is if there is really any difference between the beginning or the end other than one's perspective. Every beginning is the end of something and every end is the beginning of something. So which one is divorce? It's whatever the person going through it decides. So why does it matter what we think? It hurts. I'm angry. I hate. I'm alone. I'm afraid. I didn't do anything. It's not fair. He's evil. She's a ..... He's a drunk. She won't stop using drugs. I hate my

(fill in the blank) life. What is the GD point. The point is when do you want to KNOW peace. Know as in "feel" as in "not to be in a constant state of turmoil and suffering." That is the whole point of this periodic 24 hour trek down the road of existence.

People do things that hurt other people. This is a fact of life. In this regard, if you believe in Karma things will work out. If you believe in justice they won't. If you believe that the system or the court will fix it-you will be disappointed. That is why negotiation and compromise between the divorcing parties is ALWAYS the best and least expensive way to resolve these situations. That is the process of dissolution and we will talk about that in another article. If you believe in revenge- you and your children will be hurt seriously. This is a guarantee. Your anguish will not be felt or considered by the object of your anger. That is a metaphysical reality. He or she is not thinking about you or the kids when their with the new squeeze in Aruba. They are not wallowing in remorse. Not then anyway. Trust me on this one.

Good and bad are equally useless concepts when it comes to evaluation of a person, place, situation or thing. I got the job (the girl, the guy, the promotion, the last one, the only one- fill in the blank.) You didn't. It is a "good" day for me. It is a "bad" day for you. The mouse ate the

spider who ate the fly. Their all hungry. They all want to survive. Which one is good? Which one is bad? It's the same with people. All reality is based upon perception.

I practice family law because I believe that divorce is the beginning of freedom AND the end of pain. To get to the point of seeking divorce either one or both people are usually in substantial pain. The purpose of an effective divorce attorney is to dissolve the marriage as painlessly, quickly and inexpensively as possible. It is also to help the client to learn how to develop tools (such as establishing credit, learning a vocation or career, obtaining child care and developing parenting skills) so that they will be able to live independently and successfully after the divorce is final. Some clients have been put down or abused for so long that they need to develop a sense of self worth and emotional and psychological stability and self confidence before they will know peace. The divorce attorney should be willing to assist these clients in finding affordable appropriate professional providers to help them achieve this. In many cases, the children need the same professional help. Sometimes the parties in a divorce become so embittered toward each other that they act in ways which are detrimental to the best interests of their children. Mostly, they have no idea that they may be causing unnecessary distress to their children. The attorney should be willing to help the parent identify and correct this type of behavior. He or she should be willing (even though it may invite hostility on the part of the client) to instruct the parent how to act appropriately and in the best interest of the children throughout the divorce process. In cases involving children the protection and fostering of their emotional and psychological development must be the primary focus. These are the ways by which an effective divorce attorney helps the client and the children to know peace.

Divorce is essentially a new beginning of life and the end of pain. The divorce attorney is the guide that moves the client down the path that leads to knowing peace of mind through independence and self sufficiency. The attorney is the mother bear who keeps the cubs safe and prepares them for life on their own.

Robert C. Biales

# Merry Christmas!





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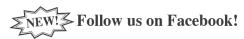
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The folks at Quick Dry wish you the happiest of holidays!

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# Neal's Yard Remedies, Natural & Organic Skincare Just in Time for Christmas Cosmetic Laser Medispa & to look pretty. It actually helps over 1,300 banned chemicals Synthetic Fragrances, BHT shower facial routine is to apply

More is excited to announce we are now an authorized distributor of Neal's Yard Remedies, a trusted health and beauty brand. They call themselves "a modern apothecary" because they use the highest percentage of organic ingredients as possible and ethically sources herbs, botanicals, and essential oils. The bottles used are a beautiful sapphire blue but it's not just

protect the product from UV radiation meaning that they can use less preservatives keeping the core ingredients pure. It also protects the aromas and herbal properties from degrading. NYR Organics was founded in 1981 in the United Kingdom. According to the Campaign for Safe Cosmetics coalition, European products are held to stricter regulations as there are

that are known or suspected to cause cancer, genetic mutation, reproductive harm, or birth defects. Unfortunately, many of them are found in products made in America and Asia. As a comparison, the US only has 11 ingredients banned for use in cosmetics.

NYR Organics are produced in small scale batches that ensures the products are as fresh and effective as possible. Each individual product is checked by hand to ensure quality and consistency. There are things you will never find in NYR Organics because they are bad for people or the plant and are ingredients like MEA/ DEA Derivatives (surfactant), EDTA(chelator for spoilage), (preservative). Parabens Phthalates (plasticisers) silicones (emollient), GMOs,

(petroleum based anti-oxidator), mineral oil (petroleum based), and Triclosan (antimicrobial preservative). The company even actively and successfully lobbied the British government to ban plastic microbeads in face wash. İt's not that their products don't have microbead-like ingredients. Their Rehydrating Rose Facial Polish uses wild rose seeds and provides an equally effective exfoliating experience. They also have their Bee Lovely line of products that with every purchase creates a home for 100's of bees.

Our Cosmetic Therapist, Mandi, who specializes in permanent hair removal and anti-aging facial massages has been using NYR Organics for almost four years and had only ordered two or three times. The products last a long time especially for their price point. Higher cost stereotypically means smaller bottles. But with NYR small amounts of product go a long way. Two constants that Mandi does in her after a toner and moisturizer at a minimum. NYR's toner comes in a 6.76 fl.oz bottle. She pours some into a smaller eye dropper bottle which refills around three to four times. Each application to the face is one eye dropper of toner and one partial to one full push of the moisturizer pump. The moisturizer is 3.38 fl oz. You can easily take all year to finish each of those bottles before needing new ones.

NYR Organics make excellent holiday gifts because there are products lines for everyone in the family - from men's to baby and even household items!

You can order them online and get it delivered quickly to your door. You can also call Mandi to request a catalogue and place an order over the phone at (440) 487-8493. Ships anywhere in

To learn more and receive promotional updates join our Facebook group at www. facebook.com/groups/ nyrorganicsatcosmeticlaserinc.

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2. Clean, light pilot

- 3. Check Heat Exchanger
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- 6. Adjust blower belt
- 7. Check & adjust furnace controls
- 8. Check safety pilot operation
- 9. Oil blower.

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- 8. Check drain

9. Check operation of thermostat 10. Operational check of systems.

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# Cyber Smarts for Older Adults

SOURCE

OHIO ATTORNEY GENERAL'S OFFICE

Many older adults are vulnerable to scams when using computers, tablets and smartphones. Whether using technology in public or at home, you can help protect yourself and loved ones from fraud or financial exploitation.

Here are some tips from the Ohio Attorney General's Office to help keep you safe.

#### **Internet Tips**

- Install and use a pop-up blocker. Pop-up blockers are often available free, including within some internet browsers.
- Use a secure website whenever you purchase items online. Secure web addresses begin with "https" rather than "http."
- When conducting internet searches, remember that the top search results may not always be from legitimate companies or agencies.

- To reduce security and privacy risks, log out of websites when you're finished. Wireless/Wi-Fi tips
- Verify the specific network name with the network owner before connecting to Wi-Fi.
- Never disclose personal information passwords and credit card numbers included when using a public WiFi connection.
- Assume that everyone can see what you're doing when you use a public network.
- Do not set your devices to automatically connect to any public Wi-Fi networks.

#### **Email Tips**

• Never respond to unexpected requests for your personal information, even if the sender appears to have some details about you or your account. Scammers may pretend to be your bank, your credit card company or a government agency and may

ask you to confirm your account by submitting your account number, password and/or Social Security number.

• Do not click on links, open attachments or download anything from a suspicious message, even when they appear to be from a friend or trusted source.

#### **Social Media Tips**

- When on social media, change privacy settings to meet your needs. Understand that when you leave your account "public," anyone can see information about you, including your pictures and names of your family members and friends.
- Watch out for scammers who may impersonate your social-media friends or who may tell you that they need money or unexpectedly have money to give to you.
- Imagine this: Imagine a scammer finds your socialmedia page. Could he or she pretend to know more about

you to make a scam seem real? For instance, could the scammer pretend to know your grandchild's name is "Timmy"? Would that make a call from a scammer claiming to be "Timmy" seem more real?

#### Computer Maintenance Tips

- Install and maintain an antivirus and anti-spyware program. Set the program to update automatically or check regularly for updates because new viruses are launched all the time. Do not buy protection software and services based on telephone calls, pop-up advertisements, unexpected virus warnings or email messages claiming that your device has a virus. They are probably scams.
- Visit <u>www.staysafeonline.</u> org for a list of free security products that scan for and detect malware.

## Warning Signs of Fraud or Financial Exploitation

- Requests to send money via wire transfer, gift card or prepaid money card.
  - Pressure to act immediately.
- Guarantees to make money quickly.
- Requests to keep conversations or relationships a secret.
- Anti-virus scan results indicate the presence of malware or other threats on your device.
- Unexplained withdrawals from your bank account, charges to your credit card or missing cash.
- Calls regarding unpaid bills.

#### **Common Risk Factors**

- Older adults who are socially or physically isolated.
- Older adults who rely on others to handle their finances.
- Older adults who have recently lost a loved one, especially if that person handled the older adult's finances.
- Older adults who suffer from the ailments of aging, a physical or mental impairment, memory issues or other disabilities.

## To Avoid Potential Financial Fraud or Exploitation Online

• Be leery of those who contact you unexpectedly, even if they say they are from a trusted organization or the government, and even if the message appears to be legitimate.

- Never give out personal information such as your Social Security number or bank account number to someone over the internet unless it's a transaction you've initiated.
- Never allow remote access to your computer from an outside source.
- Use a complex, unique password or passphrase for each of your online accounts.
- Limit the amount and type of information you post on social media.
- Read websites and emails carefully if there are grammar mistakes, it's often the red flag of a scam.
- Always remember: If it sounds too good to be true, it probably is!

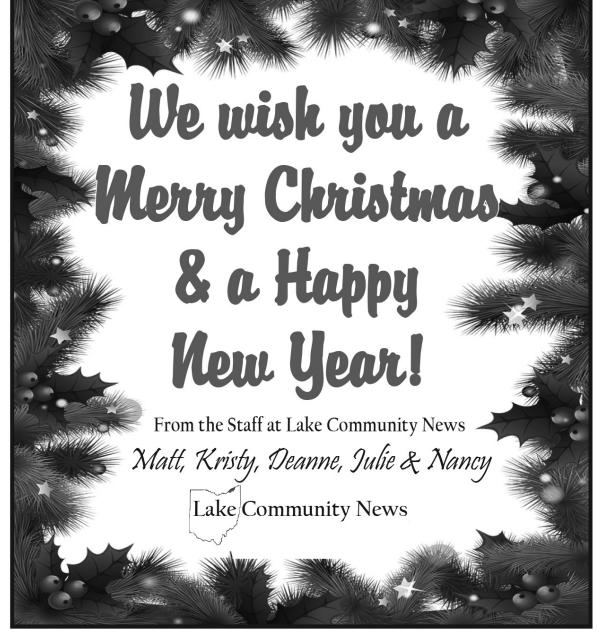
# To Report Fraud or Financial Exploitation

- Contact your local police department.
- Contact your local Adult Protective Services office.
- Contact the Ohio Attorney General's Office.

#### **Ohio services and resources**

- Ohio Attorney General's Office: To learn more about the Elder Justice Unit, to request a cybersecurity presentation or to file a complaint, call 1-800-282-0515 or visit OhioAttorneyGeneral.gov.
- Adult Protective Services: For services that help vulnerable adults ages 60 and older who are in danger of harm, are unable to protect themselves and may have no one to help them, call 1-855-OHIO-APS (1-855-6446-277) or visit http://jfs.ohio.gov/county/County\_Directory.pdf
- The Ohio Department of Aging: To learn more about the Long-Term Care Ombudsman Program and/or advocate for older adults receiving home care, assisted living care and nursing home care, call 1-800-282-1206 or visit aging.ohio. gov.
- <u>ProSeniors:</u> For free legal assistance for adults ages 60 and older, call 1-800-488-6070 or visit proseniors.org

For more information or assistance, visit <u>www.</u> <u>OhioAttorneyGeneral.gov</u> or call 800-282-0515.



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