



The Eastlake Gazette

Lake Community News

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Mentor Monitor
Willoughby Times
Eastlake Gazette
Willowick Courier
Painesville Pride

Volume 34 Issue 4

October 2020

12 Pages

Mayor's Report



Dennis Morley
Mayor/Safety Director

Hello All,
Halloween in the city will be Saturday October 31 from 6pm to 8pm. Please be safe and careful as you go out for the evening. Drive careful in all of our streets.

With Taft and Washington being sold at auction by the Willoughby/ Eastlake School District we will be moving the Senior Center from Taft to the Community Center. We hope to have this move completed by the first of the year. With the pandemic continuing to keep the centers from opening we continue to work on a plan to open safely when that time comes. I would like to thank EPAL for working with us over the last few years running the community center and look forward working with them with their program.

I have met with the group that purchased the schools and will share with you once their plans are submitted. They are looking at building home developments

Continued at right

Upcoming Virtual Library Programs for Families

During the month of October 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.

Choose Your Own Halloween Adventure: Virtual Escape Room

Link will be available starting October 1.

Khin's Craft Corner

Follow along with Miss Khin as she gets creative with materials you have around the house! A new pre-recorded video will be

available every Friday.

Friday, October 2, 9, 16, 23
10 am

Star Wars Trivia

Do you think you know everything there is to know about the Star Wars universe? Join us for a fun family trivia night! Compete against your family or see how your family stacks up against others!

Tuesday, October 6, 6:30 pm

Homeschool Travelers

Take a trip around the world without leaving your house! Each month features a different location, complete with facts & fun activities!

Wednesday, October 7, 2 pm

The Coupon Guy

Joe Daugirdas, the Coupon Guy, will teach you how to consistently save 70% and more through couponing, sales, rebates and reward programs on groceries, including how to get items for free!

Wednesday, October 7

6:30-7:30 pm

The History and Mystery of the Lake County History Center

Join Tonya Busic of the Lake County History Center to discover the history of the building formerly known as the County Poor House. What are some of the mysterious stories about its past??

Thursday, October 8, 7 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, October 10, 11 am-1 pm

Wednesday, October 14, 6-8 pm

Make and Take Art Club Kits for Teens/Tweens

Each month we will have a 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.

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GFWC of OHIO: Eastlake Women's Club

Hope everyone is staying healthy and following the safety rules described so many times.

Fall seems to be in the air and cooler days will be a refreshing change.

October 7th, will be our next program: Human Trafficking and Exploitation. Presented by Geauga County Court Advocate: Tamara Stachowiak who also happens to be our newest member! This program is open to the public.

Our Club is participating in THE WALK FOR ST. JUDE'S. Save the date - Saturday, October 10th, 10:00am 12:00pm. at Chagrin River Park. Participants

will receive a TOKEN OF APPRECIATION for their time and donation to this worthy charity. We hope to get a big turnout for this event.

Our meetings will now take place at Willow Praise Church, 32901 Vine Street in Willowick at 6:30 pm.

Club meets the first Wednesday of every month, September through June. Any changes of meeting days and times will be announced in advance.

Our September speaker was Eastlake Mayor Morley. He gave an interesting State of the City report

Mayor

Continued from left
in both areas.

I just met with the Mayors of Willowick and Willoughby to contact NOACA to move forward with the meetings on the Vine Street study. With the pandemic we have not been able to stay on schedule and have any public meetings at this time.

When calling the non-emergency line in police 951-1400 when prompted hit 5 and it will go directly to dispatch.

The City Hall staff will be working regular business hours and assisting citizens via phone and email. Please visit www.eastlakeohio.com or City of Eastlake Facebook for details about alternative ways to access

City services, including permits and service requests, or contact City Hall at 440-951-2200. Here is the list of extensions.

- Mayor's office 1001,1002
- Building Department 1008,1004,1007,1017
- Service Department 1006,1400
- Finance 1011,1010,1021,1014, 1012
- Fire non-emergency 951-2287
- Emergency 911
- Eastlake City Council 1016
- Eastlake Council President 3516

The second phase of the storm sewer project in the Harbor area will begin on October 5th and be completed by July 2021 if all goes well. Thank you for your patience in advance.

We will have a 3 Mill Renewal

Levy - Roads - 5 Years - Commencing 2021 tax year. There is no increase in taxes as it is a renewal. Please vote yes on Issue. This is the money we use especially for our larger projects. Examples Stevens Blvd., Willowick Drive over the last few years and the other repairs in the city.

In closing I understand what a tough year it has been on everyone financially, mentally and not knowing when this pandemic will end. I would like to thank Council and our employees along with the residents moving our city forward during these extraordinary times.

Stay Healthy and Strong
Dennis
dmorley@eastlakeohio.com
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City of Eastlake Council Reports



Michael Zuren
Ward 1 Councilman



Todd Gulley
Councilman-At-Large

Dave & Teri Menn Fundraiser:

Thank You to everyone that came out and supported the fundraiser for Dave and Teri Menn. It was held at Cheesesteak Whizard on September 10th. The restaurant donated 50% of sales from 5 to 9pm to the Menn Family to cover expenses from their serious auto accident. Dave is the Chief Building Official for Eastlake and Teri works at the Willowick Middle School. The show of support was overwhelming during the fundraiser. Please keep Dave and Teri in your thoughts and prayers as they recover.

Drive-Thru Trick or Treat Events:

Due to safety and coronavirus concerns, 100 Youth that Care, Lake Events, Heroes United, and a variety of businesses have set up 4 drive-thru trick or treat events.

October 3rd from 12 to 2pm at Willow-Praise Church 32901 Vine Street Willowick during the Free Kids Lunch Program

October 17th from 2 to 4pm

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The Eastlake Gazette

A Lake Community News Publication

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as they begin a new school year in very different circumstances from last year. Go Rangers!

Here are a couple of events for you to be aware of:

Attention all veterans and family members on Medicare: VFW Post 3863, 33641 Vine St, Eastlake (behind Sav-a-lot), is hosting a Free Informational Seminar on Wednesday, October 7th, at 6:30pm. You can review the basics of Medicare and learn about new plans for this year's annual election period and other

important changes. You do not need to be a member of the post to attend. Call (440) 942-3980 for more information.

VFW Post 3863 Sunday

Breakfasts: All-you-can-eat breakfast for just \$5 the last Sunday of each month, from 9am-Noon. You do not need to be a member of the post to come in and enjoy a delicious breakfast prepared by our post staff, as well as our auxiliary and canteen staff. If you are interested in joining the VFW, please stop in or call (440) 942-3980.

As Summer turns to Fall, I wish you a safe and healthy month. If I can help in any way, please feel free to contact me at tgulley@eastlakeohio.com or my phone number, (440) 951-2200, ext. 3511.

This month's inspirational quote is by Helen Keller: "When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has been opened for us."

Regards,
J. Todd Gulley
Councilman-at-large

Visiting Angels Seeks Compassionate, Empathetic & Reliable Teammates

Joining the Visiting Angels team means having a rewarding career, work-life balance, competitive wages, benefits, flexible schedules, bonus plans, professional growth and additional education. One of the big advantages of working as a caregiver is the ability to work part time or full time and setting your own schedule. Caregivers are subject to a thorough criminal background and driving record check before hiring. We conduct multiple interviews for all prospective caregivers to ensure we are hiring nothing but the best.

Visiting Angels has an extensive 3-part training program for those employees with little experience. Part 1 is a virtual learning experience followed by hands on training with our partner, Auburn Career Center, then on the job training. This program allows those who have the heart to do this work but may have only helped family the ability to start a new career.

Visiting Angels of NE Ohio has been locally owned (18 years) in-home care agency providing non-medical senior home care services 24 hours a day. Our Angels assist seniors with meal preparation, medication reminders, light housekeeping, hygiene care, errands, shopping, joyful companionship and more. Our business success is based on building relationships with the clients we serve. We realize it is not easy to have someone come into your home so we work on making that transition more comfortable.

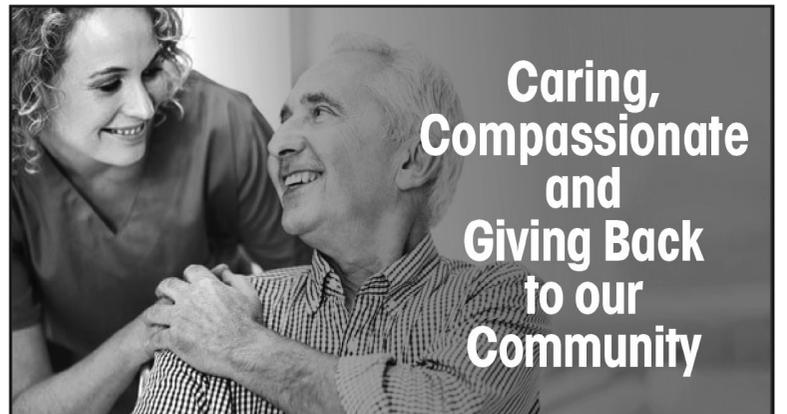
The Northeast Ohio Visiting Angels office is part of a nationwide franchise network of Visiting Angels offices, which now exceeds 600 locations

across the United States. We believe it is our job to adjust to the client's schedule and see that they remain comfortable in their own home.

Full and part-time positions available. If you're interested in becoming an Angel, please call:

Ericka at 440.658.3753 or email ebrodnan@visitingangels.com

We'd also like to congratulate Debbie Moorefield for winning the national 2020 Visiting Angels Caregiver of the Year Award! Since 2003, Debbie has worked over 45,000 hours with 225 clients! We have the BEST ANGELS!



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Mike ZUREN

for Lake County Treasurer



INVESTED IN LOCAL COMMUNITY

- 37 Year resident of Willoughby/Eastlake
- Current Eastlake City Councilman
- Wife, Amy, a W/E School Board Member
- VFW 3863 Member
- Graduated Willoughby South High School
- Children all attended/attending W/E School District
- Established Vine Street Corridor Business Meeting
- Webmaster, Boy Scout Troop 280
- Co-Director of Communications- Willowick Pet Food Pantry

QUALIFIED & EXPERIENCED TO BE TREASURER

- Graduated from Lake Erie College MBA, Painesville
- Ph.D. from School of Business & Tech. at Capella University
- Experienced with finance as VP American Midwest Mortgage

ORCHESTRATED COMMUNITY EVENTS

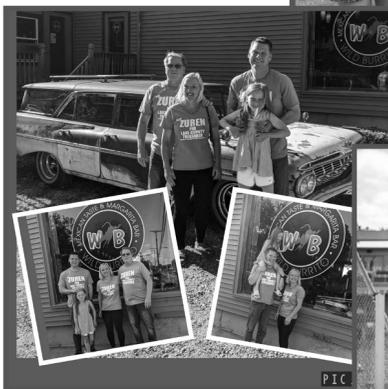
- **16,600 Lunches Distributed- Grab & Go Lunch Program 2020**
- **Taste of Eastlake 2016, 2017, 2018, 2019**
- **Community Halloween Events 2018, 2019, 2020**
- **Best Christmas Ever 2017, 2018, 2019**
- **Eastlake Dog Show 2018, 2019**
- **Fundraisers**
 - Veterans
 - Amy's Adoptables
 - Eastlake Police K9
 - Eastlake Women's Club Hurricane Relief
 - Fight Against Addiction
 - Willowick Pet Food Pantry
 - Operation S.T.A.T.
 - 100 Youth That Care
- **Retro Outdoor Movie Night**
- **Job Fairs 2017, 2018, 2019, 2020**
- **Volunteer Fair & Kids Fair**
- **Christmas in July**
- **Trick or Treat Street** Vine Street in June
- **Nature Day 2016, 2017, 2018, 2019**
- **Meet the Presidents** Good Shepard Church

GOALS

- Implementing cost savings measures
- Updating Computer Software
- Creating a friendlier culture for residents and municipalities
- Looking for a better return on investments
- Coordinating with fellow Treasurers to develop best practices that will benefit all county & local governments



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Please contact
Michael Zuren for more
information or if you'd
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Bankruptcy 101:

Overcoming the Fear of Filing Bankruptcy

Filing bankruptcy is scary on many fronts. I know because I'm a bankruptcy lawyer and I talk to bankruptcy clients every day. I also have had financial problems like most everyone else and I was scared at the time. I thought about filing bankruptcy. I must admit it was a very frightening thought. I really believed that my life for all practical purposes would end in humiliation and despair. I believed that everyone would look at me and talk and snicker. That it would be in the newspapers and my parents would disown me and that I would die lonely because no one would ever speak to me again. Forget about ever getting another date. They probably wouldn't even let me adopt a cat.

At that time, I couldn't put my finger on why the thought of filing Bankruptcy was so

HORRIFYING. Since that time, I have had the opportunity to speak with many people who have gone through the bankruptcy process and now I know why the idea of bankruptcy is so scary. I also know now why it is such an irony that the solution to so many scary things causes us such apprehension. The reason is simple. It is an assault on our pride. A blow to our ego. There is no other reason to fear such a remarkably effective solution to real tragedy (like, say, having your wages garnished, being sued, losing your home, not having money to eat, dying from stress, going insane, etc.) Pride is one of the seven deadly sins because it causes us to do things that we should not. It also causes us NOT TO DO THINGS THAT WE SHOULD.

Based on my conversations with many people I have concluded that bankruptcy is looked at in the negative. I know

people are reading this last line and thinking "duh-yeah!" But in my world, I don't think it is so straight forward. Because I see fearful, distressed, sad, stressed out, suicidal, miserable, guilt ridden, angry people made better by bankruptcy. Not just a little better, either. A lot better. The "I can't believe it, but I actually have peace of mind!" kind of better. I run into people at the grocery store who tell me life has never been so good. I wouldn't normally believe them because I knew them. They were our clients. They were people who came into our office eight months earlier depressed, hopeless, despondent, fearful and beaten. But now their faces, their demeanor and their attitudes are hardly recognizable. They have been restored to sanity. They have been healed and they know peace. That past life that was so unmanageable, painful and, seemingly, spiraling downward out of control did not crash and burn. Something took the controls and managed to pull it

back up seconds before the fiery fateful collision-moments before they came to that dark place that is not known but dreaded. That something was the law of Bankruptcy!

It was probably something greater that took them to the acceptance that bankruptcy was the only thing that could right their lives at this point. But that is beyond this discussion. Everybody's bottom is at a different level. The only question is how much suffering a person endures and makes their family endure until they embrace the solution. I am a simple man. I think financial problems have a simple solution. That solution is bankruptcy.

So, no, you are not a loser if you need bankruptcy and use it. You will be a winner. Trust me, I know. We are not dealing with kids or irresponsible adults who went crazy at the mall and want to skate out of debt. Not in this world. Not now. In these times, people are struggling to eat; to drive to work; to live. And, no, you are not the only one who is in this much financial trouble. You only think you are because they

don't make television sitcoms about the pretty people living in California hanging out at the beach filling out their bankruptcy petition. YOUR FINANCIAL PROBLEM IS TEMPORARY. YOU WILL RECOVER. You just need a little breathing room. If you let it cause you health problems- those may be permanent. General Motors is a prime example. They went bankrupt in 2009. In 2011 they made record profits.

So, what's my point? Don't listen to other people's opinions because they are only parading their ignorance. Don't be proud because pride is the mask of a fool. Don't be afraid because there is a solution to financial distress. Don't think you're the only one because that's just other people lying to you. Don't be idle because if you are, you'll never be free from the financial craziness, harassment, emotional turmoil and debt collector head games. And do be positive because winning is a state of mind not a state of financial wealth. Get your peace of mind back!

Robert C. Biales

Zuren

Continued from page 2

at the Salvation Army 69 Pearl Street Painesville

October 25th from 6 to 8pm at the Great Lake Mall in Mentor

October 31st from 2 to 4pm at 1509 Mentor Avenue Painesville

Please join us for a fun afternoon. All children will receive a Halloween bag filled with goodies (numerous stations). Stay in Your Car. Plenty of friendly Halloween monsters and superheroes will be handing out the candy. Donations of candy needed. Please contact Michael Zuren 440-251-5381 or email mikezuren@att.net if you can help.

On-line Virtual Dog Show - Willowick Pet Food Pantry Fundraiser:

Thank You to everyone that participated in the Virtual Dog Show, which was held on September 27th. Donations benefited the Willowick Pet Food Pantry. There were prizes for contestants that competed in the following contests: Best Dressed, Best Trick, Best Trained, and Peanut Butter Eating. Due to safety and coronavirus concerns, there was no audience present only participants. Thank You to everyone that participated. Donations of cat food are greatly needed at this time.

Fundraiser for Operation STAT:

An online raffle auction was held in September benefiting

Operation STAT (Standing Tall for American Troops). Operation STAT's main goal is helping hospitalized veterans through volunteering, visits, providing necessities, and caring. Thank You to everyone that participated. There were a lot of great prizes. If you would like to donate directly to Operation STAT, please contact Adam Cook 440-321-8016 or Michael Zuren 440-251-5381

Free Grab & Go Lunches for Children with Trick or Treat Drive-Thru:

On Saturday, October 3rd from 12 to 2pm join us for the Free Kids Grab and Go Lunch Program. It will be held the first Saturday of each month at Willow-Praise church 32901 Vine Street Willowick. A huge "THANK YOU" to Alesci's of Shoregate for sponsoring the kids' lunch in October. The program is in partnership with the Eastlake Women's Club. Since starting the program on March 30th over 16,600 lunches have been provided.

Vine Street Corridor Meeting:

Thank You to Sports Fanatics and to everyone that attended the September Vine Street Corridor Meeting. We discussed a variety of promotions, events, fundraisers, and holiday related activities for the local community. The time and date

of the next Vine Street Corridor and Non-Profit Meetings will be announced shortly. The meeting are a collaboration of non-profit organizations, local businesses, and residents in our community that want to promote and help each other with events that make our community stronger.

Just a friendly reminder that the City of Eastlake has an ordinance that prohibits blocking sidewalks. When you park your car, please allow access for pedestrians to use the sidewalks. Sidewalk access has been an issue throughout the city all summer. Thank You.

Your Councilman
Michael Zuren, Ward 1

Library Programs

Continued from page 1

Mondays, October 12, 26
11 am

The Goodness of Ancient Grains

Lake Health registered dietitian Jaime Walker, RDN, LD, will discuss the many nutritional benefits of various ancient grains and how to incorporate them into our diet with ease. Bring your nutrition and cooking questions for a live Q & A following the talk!

Wednesday, October 14
6:30 pm

Teens Sew Decorative Pumpkins

Learn to hand sew decorative pumpkins. You can pick up your

free supplies at Willoughby Hills Library once you have registered.

Thursday, October 15, 5:30 pm
Homeschool Thursdays

Children ages 6-12 will enjoy a variety of fun educational virtual programs! Space is limited.

Thursday, October 15, 2 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

Continued on page 6



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Where are the holes in Medicare?

Medicare is a lot like Swiss cheese. Really good, but with a lot of holes. Unfortunately, many seniors do not realize how many gaps there are in Original Medicare coverage until after they

face a major medical event. There are ways to plug these holes, but first let's look at some areas where Medicare beneficiaries will pay out-of-pocket if their only coverage is Original Medicare Parts A & B.

Hospital stays
While Medicare Part A covers hospital stays, Medicare beneficiaries are responsible for deductibles and copayments. These costs are listed in detail at

www.Medicare.gov.

Medicare Part B
Medicare Part B is the component of Medicare that covers your preventative care and doctor visits. As with Medicare Part A, beneficiaries are responsible for deductibles and co-payments. Once the deductible is met, they will typically be responsible for 20% of any Medicare-approved amount for most physicians' services including most doctor services while a hospital inpatient, outpatient therapy, tests, x-rays and durable medical equipment.

Prescription Drugs
Original Medicare does not automatically cover prescription drugs. Beneficiaries need to purchase a separate Medicare Part D prescription drug plan to get this coverage.

Annual cap
Unlike Medicare Advantage plans, Original Medicare does not cap your annual out-of-pocket share of medical costs. If you experience an extended stay in the hospital, these costs will add up very quickly.

Here are some other items and services Original Medicare does not cover:

- Routine dental care and dentures
- Routine eye exams and prescription lenses

• Hearing aids and exams for fitting them

- Routine foot care
- Acupuncture
- Cosmetic surgery
- Long-term care (also called custodial care)

There are cost-effective ways to plug the holes in Medicare and keep your medical costs in line. If you are interested in learning how a Medicare Advantage plan, Medicare Supplement or other insurance can help bridge the gaps left by Original Medicare, call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. My goal is to help you find a plan that works for 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. Laura can be reached at 440-255-5700 or through email at Lmutsko@mutskoinsurance.com. For more information, visit www.mutskoinsurance.com.

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Ann has 35 years "hands-on" experience with and within the office.

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or your Prescription Part D
coverage for 2021.

Mentor Window Earns Yet Another Angie's List Super Service Award - 8 Years Straight!

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award for the 8th year in a row. 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, 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

Library Programs

Continued from page 4

creation! Be sure to have a name for the creation and a little story that explains it!

Saturday, October 17, 2 pm

Those Pesky Scammers with Officer Fedor

Oh those pesky scammers! As soon as you figure out their tricks, they weasel around and throw you a new twist. Officer Fedor has been watching them and he'll share what he's discovered with us!

Monday, October 19, 6:30 pm

Basement Writers

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

Tuesday, October 20

6:30-8 pm

Teen/Tween Paranormal Fest

Our guest speakers for this event will be Greg Feketik from Tri-C Ghost Hunters and Author & Willoughby Ghost Lady Cathi Weber. Ages 9-16

Wed., October 21, 6:30 pm

Halloween Spooktacular

Join us for a spooky and fun storytime via Zoom with Miss Julie. There will be stories, games and a fun craft to do at home!

Monday, October 26, 6:30 pm

Spooky Stories to Tell in the Dark...and More!

Get in the mood for Halloween with spine-chilling tales, silly mad libs and a story that we'll invent together. Grades 2-6.

Tuesday, October 27, 6:30 pm

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," said Angie (founder of Angie's List.) "It's a really high standard."

Angie's List Super Service Award 2018 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 windows, 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

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Laketrans Offers FREE Rides to Voters on Election Day



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 - New Computers for Prosecutors
 - Protective Shields for Law Enforcement
 - Vehicles for the Office of the Public Defender

Paid for by Friends of Maureen Kelly

Laketrans strongly believes transportation should not be a barrier to vote and will continue their Vote & Ride program for the fall general election allowing residents to ride the bus free to vote.

Lake County residents can take Laketrans' Local Routes or schedule a door-to-door Dial-a-Ride starting October 6 to vote early at the Lake County Board of Elections or to their polling location on Election Day, Tuesday, November 3.

"At Laketrans, we believe every resident should have access to vote and we know that we are uniquely positioned to help get people to the polls," shared Laketrans CEO Ben Capelle. "Exercising your right to vote is one of the most important roles an individual can play in their community and Laketrans wants to make sure that is possible for everyone."

Early voting begins Tuesday, October 6 and includes the two Saturdays, two Sundays, and the Monday before Election Day at the Lake County Board of Elections.

Polling locations in Lake

County are open from 6:30 a.m. to 7:30 p.m. on November 3.

Residents who prefer to take Laketrans' Local Routes 1-9 simply need to inform their bus driver when they board that they are going to vote or just voted and the trip will be free. To vote early, Laketrans Routes 1, 4, 5, and 9 directly serve the downtown Painesville Transfer Center adjacent to the Board of Elections at 105 Main Street, Ste 107.

Dial-a-Ride, Laketrans' door-to-door service for seniors and people with disabilities, will also provide rides to early voting or polling locations at no charge and requires a reservation 1 to 12 business days in advance. To schedule a Dial-a-Ride reservation, call Laketrans Customer Service at 440-354-6100.

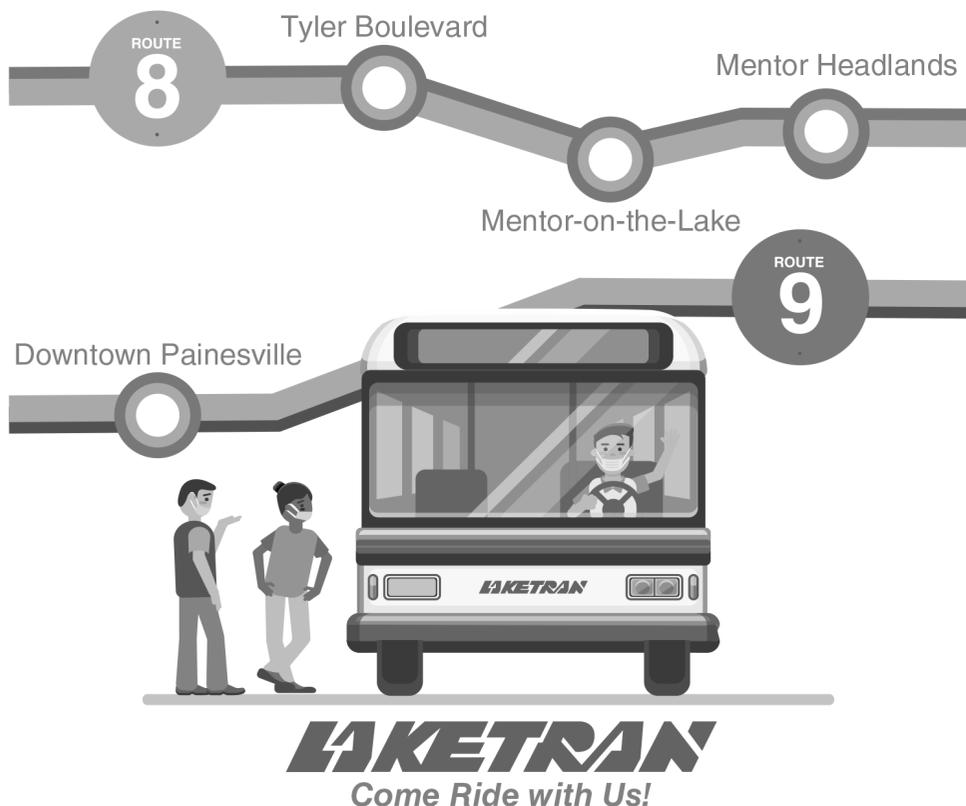
Residents can also ride Laketrans free to bring their absentee ballots to the Lake County Board of Elections.

For early voting times or to find your voting location, contact the Lake County Board of Elections at 440-350-2700 or visit their website at <https://www.lakecountyohio.gov/lakeelections>.

Routes 8 and 9

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LAKETRAN VOTE & RIDE

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Ride Laketrans FREE to Lake County Board of Elections**

**Election Day: November 3
Ride Laketrans FREE to your polling location**

**To book a ride to vote call:
440-354-6100**



DIVORCE 101:

Divorce v. Dissolution: What is the difference?

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution. The issues in the termination of the marital contract are as follows: (1.) Allocation of Parental Rights and Responsibilities if there are children. The main issues regarding the allocation of parental rights and responsibilities would include who pays child support and how much, companionship time, formerly known as "visitation", who has custody or how is shared parenting, formerly known as "joint custody", to be allocated, who is responsible for health care/ insurance and how will the tax exemption be divided. (2.) Spousal support. Will one party pay the other spousal support and how much and for how long? (3.) Property distribution. How will the marital real and personal property and all other marital assets be divided. (4.) Pension and retirement

division, if in existence. And, finally, (5.) Allocation of marital debt. These are the main issues in every divorce and/or dissolution.

The most fundamental difference between a contested divorce and a dissolution and/or uncontested divorce is that in a contested divorce, the parties cannot agree on one or more of the issues; whereas, in dissolution or an uncontested divorce, the parties are in agreement. Dissolutions and uncontested divorces are very cost effective and can be finalized in as little as six weeks from the date of the filing. The cost of the divorce or dissolution will vary on the number of issues in the case. In a dissolution or uncontested (no fighting) divorce the financial cost can be dramatically less than a contested divorce (the parties cannot agree on one or more of the issues) but, most importantly, the emotional cost to both parties and their children, if applicable, is much lower.

An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There is the

dread of runaway attorney fees averaging \$250- \$300 per hour. In a contested divorce (where the people are actively fighting) there is always the worry (which is justified) that the attorney will quit if you run out of money or the fear of receiving another several thousand dollar bill unexpectedly. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required with dissolution.

The emotional price of continuous daily resentment, depression, fear and worry can become overbearing and destructive to one's health. Dissolution avoids all of this. That being said; It is very difficult to get two people who are usually not the best of friends to begin with to agree on all issues. All issues must be agreed to for a successful dissolution to occur. This requires compromise. The cardinal rule is that nobody walks away happy. Each party usually

feels wronged in some way by the other. Each party usually feels that they could have obtained a better result if they would have just held out longer or been more aggressive. The truth is the law is pretty settled on how property and children are resolved. In most cases, you will not get a better result by engaging in prolonged litigation.

If the parties are unable to come to an agreement regarding all the issues, as is often the case, a divorce must be initiated. I try to resolve as many issues as possible before hand and communicate with the other party or his/her attorney to coordinate the process. It is always best to work together and focus upon resolution of the issues on which the parties agree. The purpose of the attorney is to make the process as minimally painful, and least expensive as possible. Open and honest communication is key. Unfortunately, in many cases, the parties have so much resentment

toward each other that they are simply unable to cooperate. This is never in anybody's best interest and can be very damaging to children.

There are certainly ways to minimize the pain and cost of a divorce but it will never be as efficient and emotionally healthy as two parties coming to a voluntary agreement with dissolution. I believe that a dissolution really should be possible in most cases if two factors are present (1.) the parties are mature, sensitive and intelligent and (2.) the matter is approached with a cost versus benefit business analysis, an open mind and sound professional guidance. I know this is easier said than done. But- if accomplished- the financial and emotional rewards (including healing time) reaped are enormous for the parties and children and will be enjoyed for the span of one's entire life.

Robert C. Biales

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Because we spend the majority of our time indoors, Dr. Michael Berry of the EPA states that "Heightened consumer health awareness must place emphasis on carpet and upholstery maintenance to remove trapped mite contaminants before they overflow and are released back into the indoor air. Properly cleaned carpet and upholstery is the most significant proponent conducive to a healthful indoor environment. Therefore, residential carpets subjected to heavy use should

be cleaned semi-annually and low traffic areas, annually; and specialized frequent cleaning programs are for commercial carpet." This is where Quick Dry Carpet & Upholstery Cleaning comes to the rescue!

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Look for the money saving COUPON within this issue or online at www.quickdryohio.com, then contact QUICK DRY at 440-269-4971 for all your professional carpeting and upholstery cleaning needs!



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Lorraine Fende, Lake County Treasurer



ABOUT LORRAINE

• Current Lake County Treasurer

- Elected 4 terms as Ohio Representative where she supported seniors by working to expand Ohio's Homestead Property Exemption while also serving on the Finance Committee, and as past Vice Chair of the Financial Institution and Real Estate Committee
- Elected 5 terms as Mayor of Willowick and balanced the city budget each year
- Elected 4 terms on Willowick City Council
- Served on the Willowick City Council Finance Committee
- Served as Director of Program Development for Lake County American Red Cross



INCREASING REVENUE

As your Lake County Treasurer, Lorraine Fende has collected over \$95,000,000 in delinquent taxes. She also has increased Investment Income by an additional \$19,000,000.



COVID RELIEF FOR OUR FAMILIES

As your Lake County Treasurer, Lorraine Fende instituted property tax payment plans to assist taxpayers confronted with unexpected financial hardships as a result of COVID-19.



PROTECTING TAXPAYER DOLLARS

As your Lake County Treasurer, Lorraine Fende implemented increased security measures to protect taxpayer dollars by updating cashier procedures, tightening vault security, keeping on hand cash levels at a minimum, and tightening office security.



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As your Lake County Treasurer, Lorraine Fende implemented Auto Agent which is a free service to Lake County residents that prevents taxpayers from making duplicate payments.



PROACTIVELY PROVIDING TAXPAYER REFUNDS

As your Lake County Treasurer, Lorraine Fende ramped up efforts to refund tax over payments to homeowners in Lake County.



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in voting
to re-elect
Lake County
Treasurer
Lorraine Fende!

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Paid for by Friends of Fende, Co-Chair Jackie Cicconetti & Linda Skok • 8476 Eagle Rd., Kirtland, Ohio



Eastlake's Premier Real Estate Team Partners with Eastlake's Favorite Handyman Service

When things make sense we take action. We saw a need for a combined service in the area and we formed a pairing of two locally owned powerhouse companies.

The Marks of Excellence Team at Re/Max Traditions has over 45 years of combined experience in the local market, selling over 75 homes a year.

Monthly Upkeep Handyman service has quickly become a household name in Eastlake, providing services to hundreds of homeowners each year.

Together Monthly Upkeep and The Marks of Excellence are able to make real estate transactions buttery smooth.

There are several reasons why this partnership creates a perfect and unified experience for our clients.

One rare trait of The Marks of Excellence Team is their extensive construction expertise. When selling your home they can advise you on where to put pennies into your home to get dollars back out when you sell, thus maximizing your profit.

This perfectly paired partnership means buyers and sellers will be able to have repairs handled not only correctly but cost effectively.

Small things can make a big impact. Something small for example: a dark and dingy basement that can be quickly and cheaply updated with paint is one example of such an investment. Another perfect example is an outdated bathtub. "We can glaze the bathtub and tile surround to be a shiny white color for a fraction of the cost of installing a new tub and surround," says Spensir Chappell, owner of Monthly Upkeep.

"We have found that homebuyers want things to be move-in-ready and perfect when they view a home. Eliminating small things that stick in people's minds about your property is crucial, doing so will get you a higher price and more offers on your home," says Mark Baughman, co-owner of The Marks of Excellence Team.

One of the biggest problems home sellers are experiencing in this market is finding a contractor that will actually show up to a job on time and within budget. This is where the pairing with Monthly Upkeep makes this such a seamless process.



"Monthly Upkeep has quickly become one of the largest handyman services in Lake County. We have quickly expanded our product offerings beyond handyman services and into full kitchen and bathroom remodels as well. One thing our clients love is that we show up when we promise and we get the job done quickly, professionally, and within budget," says Spensir.

Not only does this work well for sellers, but when you're buying a home there are usually some items that a new homeowner would like to change. The Marks of Excellence Team will bring in Monthly Upkeep early on in the transaction to give a guide to how much those "wants" will cost, so you know if this home is the perfect one for you!

Both Mark and Spensir are lifelong Lake County residents and have extensive knowledge of the local area. However, both companies service the entire Northeast Ohio marketplace.

"We are very excited to be able to offer Monthly Upkeep's portfolio of services for our clients," Mark says. "Their extensive knowledge of construction and unmatched customer service creates a win-win for everyone involved in the transaction."

The ultimate goal is to make every single transaction as smooth as possible. Working together to make this happen will not only save a client money but also create a less stressful environment when selling or buying a home.

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Start Planning Now if You're Thinking About Going to College Next Year

College (and financial aid!) admissions applications for fall 2021 open Oct. 1 at Lakeland

It's not too early for high school seniors to take the steps to plan for college classes next fall.

Fall 2021 Lakeland Community College admissions applications will be accepted beginning

Thursday, Oct. 1, 2020.

The first step is to apply to Lakeland online at lakelandcc.edu/apply. The Student Service Center (SSC) is where students can receive help with admissions, registration and financial aid. A \$15 non-refundable application fee will be added upon registering

for classes. For questions, email sscenter@lakelandcc.edu.

Beginning Oct. 1, students and their parents may complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for grants and other aid at studentaid.ed.gov/fafsa. The sooner you apply, the more

likely you are to qualify for more aid! Many forms of financial aid including scholarships are processed using the information provided in the FAFSA. Don't miss your opportunity for financial support and apply for the FAFSA. Be sure to add Lakeland as a college of choice by entering the school code 006804. For questions about financial aid, call 440-525-7070 or email finaid@lakelandcc.edu. Other resources and helpful links and videos are available at

lakelandcc.edu/financialaid.

Lakeland is one-third the cost of most public colleges. Try out the tuition calculator at lakelandcc.edu/2plus2calculator to see how much you can save.

By applying to Lakeland and the FAFSA this October, you'll get a head start on planning and gathering all the information you need to start college next year. Don't delay because time flies. Fall semester 2021 will be here before you know it!

High school seniors - Now is the time to plan for college!



Virtual visits - Start now!

Virtually visit Lakeland at lakelandcc.edu/visit.



College Applications

Lakeland's fall 2021 application opens Oct. 1, 2020. Visit lakelandcc.edu/apply



FAFSA - The Free Application for Federal Student Aid

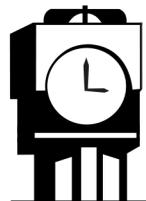
Financial aid and eligibility for some scholarships and grants are based on the completion of the FAFSA. For students applying to college for fall 2021, the FAFSA window opens Oct. 1, 2020. Apply online at: studentaid.ed.gov/fafsa.

Use Lakeland's code 006804 to have your FAFSA sent to us directly.

Why Lakeland?

Lakeland offers a **quality** education at a fraction of the cost, allowing you to **save thousands** by completing your general education classes for less before starting your **career** or **transferring** to a four-year college.

- **Quality.** Lakeland is ranked one of the top 50 Best Community Colleges in the nation (College Consensus, 2020). We're also ranked No. 2 in the nation and No. 1 in Ohio for students reaching their educational goals (The Chronicle of Higher Education, 2020).
- **Value.** Lakeland's tuition is about one-third the cost of most four-year schools.
- **Careers.** Choose from more than 130 academic programs in business, IT, health, engineering and more.
- **Transfer.** Credits are guaranteed to transfer to any public university in Ohio. Or, stay close to home at Lakeland's Holden University Center.



Learn more at lakelandcc.edu/future-student

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Volunteers: Unsung Heroes

When we think of essential workers, who generally comes to mind: First Responders, medical personnel, perhaps community service providers? To these men and women, often in harm's way, we continue to say thank you.

How often, though, do we consider volunteer unsung heroes? These individuals, also on the front lines, continue to serve others amid our coronavirus pandemic. Families, impacted by changes in work, school, and childcare provisions, continue to experience tighter finances and less access to community support networks. Hot meals, necessities, and words of encouragement are small investments volunteers provide that pay big dividends to those in need.

Willow Praise Church in Willowick hosts a growing number of volunteers, who desire to make a difference in their community. The Volunteers look not for recognition but results of their involvement in lives of those they serve. One helper, John, who has received assistance over the years, says our lives all contain brokenness. It is in our brokenness

and restoration that we develop a greater understanding of the needs of others.

The Willow Praise team pursues weekly interaction with families at meals and produce distributions. A diversity of household size and need makes a personal approach important. One family of 10 served consists of children, parents, and grandparents who help raise the children and keep the family intact. Receiving help amid overwhelming food, clothing, and household need has given them renewed hope. Follow-up with the family reports improved living conditions, provisions for the children, and a positive outlook.

With generous partnership of individuals, local business owners, and community leaders, Willow Praise Church has been able to assist 6,100 individuals, supply 2,800 households, and serve 70,000 meals this year. Willow Praise has been challenged with increasing outreach needs since March. They have, however, been able to step up to the rising demands of our current crisis and look forward to continuing their assistance many years to come.

Willow Praise Church

32901 Vine Street Willowick, OH 44095
(440) 944-5683

Secretary@willowpraise.org

Despite COVID-19, the Willow Praise Community is **"Still Thankful"** for you and all of our blessings.

In addition to our weekly meals, we are now preparing for our annual Thanksgiving Day Meal. Last year, Willow Praise Church served over 900 hot meals on Thanksgiving Day to our local area families. Please consider partnering with us by becoming a financial sponsor and/or volunteering.

"We are still here to serve you!"

Check us out online @ willowpraise.org or follow us on Facebook @ Willow Praise Church.

Heating Preventative Maintenance Special --- Only \$69.95!

Based in Eastlake, Ohio Hoernig Heating & Air Conditioning has been a family owned and operated business for over 55 years. Dennis, along with his sons, proudly carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas Furnace units.

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1. Clean burners

2. Clean, light pilot
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4. Check main gas valve
5. Adjust burner & pilot
6. Adjust blower belt
7. Check & adjust furnace controls
8. Check safety pilot operation
9. Oil blower.

Even though those hot & humid days are fading away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

1. Check refrigerant charge

2. Leak test unit if necessary
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4. Check bearings
5. Align pulleys & lubricate motor
6. Check Filters
7. Check condenser
8. Check drain

9. Check operation of thermostat
 10. Operational check of systems.
- For those of you looking to save even more, take advantage of a package deal! Have us service both systems at the same time for only \$98!!

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Conditioning offers free estimates, 24 hour service, 10% senior citizen discounts, and can service any brand. We're also licensed, bonded, and insured.

Give us a call today to schedule a preventative maintenance check at (440) 942-8175.

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!!

After many months of research, I have finally come to the conclusion that it IS POSSIBLE to "CUT THE CABLE" and save a substantial amount of money. Since everyone has their own needs, I can customize a solution to allow you to cancel your U-verse, cable or satellite service.

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

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