

# The Willoughby Times



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Lake Community News

Mentor Monitor

Willoughby Times

Eastlake Gazette

Willowick Courier

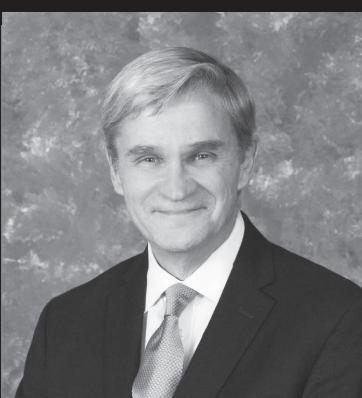
Painesville Pride

Volume 33 Issue 12

June 2020

12 Pages

## Mayor's Report



**Robert Fiala**  
Mayor/Safety Director

We are finally seeing good news as the summer season begins. As we continue to manage the COVID-19 crisis, we are planning for our economic recovery. Our community has shown incredible support for our local merchants, bars, and restaurants through these challenging times. As we work towards an economic restart, we encourage all our residents to continue to shop and eat local. Our economic development team is working with local businesses to ask what assistance we can provide to help stimulate activity. This is being accomplished in harmony with the Governor's economic recovery/re-entry recommendations and includes our Lakefront District, Downtown and other area businesses.

For the past three months, we have been attending twice-weekly virtual meetings with the Lake

*Continued at right*

## The Heart of Willoughby Outdoor Market Opens June 6th

The Willoughby Outdoor Market, like just about everything else, has been on Pause due to Covid-19. The Heart of Willoughby has announced that market will reopen on Saturday June 6th from 8am until noon in the City Hall parking lot. Vendors and shoppers alike will have a new format to follow in order to comply with local and state health directives.

Market administrators advise the following for shoppers:

1. If you are sick, please

stay home!

2. Shoppers are strongly encouraged to wear face masks

3. Shoppers are encouraged to shop and then leave to discontinue social gatherings.

4. Shoppers are encouraged to send the minimum number of shoppers per household to the market in order to curtail crowds.

5. Shoppers are to practice the recommended 6' social distancing from one another while at the market.

6. Congregating in groups

of more than 10 is prohibited

7. Shoppers are discouraged from touching any products, rather allowing the vendor to select and bag products customers wish to purchase.

8. Shoppers are encouraged to clean their hands frequently.

9. Discontinue use of reusable bags and materials at this time. Accept only new plastic bags from your farmers and food producers.

10. When possible, order directly from farmers and food

producers for delivery or pick-up.

**The vendors of the Willoughby Outdoor Market thank you for your patronage and your patience in following these new guidelines.**

*The author, Maggie Fusco, is the owner and chief laborer at The Wood Road Salad Farm in Madison. She has been providing fresh produce, herbs and cut flowers at the Willoughby Outdoor Market for over a decade.*

## PROGRAM!

more!

Adult and teen readers will earn digital raffle tickets for awesome gift cards.

More information about Beanstack and additional prizes will be shared soon on social media and our website at WE247.org.

## COMING SOON: SUMMER READING

The Willoughby-Eastlake Public Library 2020 Summer Reading Program is going virtual!

From June 15th to August 1st, readers of all ages will be able to track their reading online with a virtual reading program called Beanstack!

Patrons can create an account

for all readers online through the library's Beanstack site or through the Beanstack app.

We will still offer our traditional paper reading trackers for those that prefer it.

Children ages 0-12 earn digital raffle tickets and digital badges for every 7 days they read or are

## Curbside Pick-up Available at Willoughby-Eastlake Library

Curbside Pick-Up Service.

1. To place a hold, visit our catalog ([we247.org](http://we247.org)) beginning May 18th and place a hold using your library card account. You will receive an automatic notice from Clevnet when your items are ready for pick up. When you receive the automatic notification, please call your library to arrange a pick-up time.

2. To place a request for materials by phone, please call the

following number for the Library where your materials are being held:

Eastlake Library:  
440-942-7880 ext 2

Willoughby Library:  
440-942-3200 ext 2

Willoughby Hills Library:  
440-942-3362 ext 2

Willowick Library:  
440-943-4151 ext 2

After notification of availability, materials can be picked up between 11:30 am and 6:00 pm Monday through Thursday and between 11:30 am and 4:00 pm on Fridays and Saturdays. Please have your library card number with you when you come to pick up the materials.

If you have any questions, please call the library or send an email to [wepl.contact@welibrary.info](mailto:wepl.contact@welibrary.info).

## Mayor

*Continued from page 1*

County Health District and Lake County. These meetings initially focused on the management of the pandemic, coordination with our local healthcare providers and distribution of personal protective equipment (PPE). They included all Lake County Mayors and Managers, and we had a live discussion with

Governor DeWine. When it was apparent that the pandemic would not overburden the healthcare system, our discussions shifted to economic recovery strategies. These included the opening of public facilities, including our pools and the senior center, the start of our summer recreation programs such as sports leagues and camps, and other summer events. The challenge we continue

to face was the limited guidance on these issues given the lack of experience with a crisis of this type and magnitude. As we receive updates, we will add them to our website, and we encourage everyone to visit it frequently, as it is the official source of City information. Many of the summer events have new dates, and website will be an important guide. You will notice, we updated

and refreshed the website for an improved experience. We hope you enjoy the new format.

Last month recognized the retirement of Police Chief Jack Beckwith. City Council honored Jack with a resolution that noted his distinguished 28-year career as Patrolman, Detective, Detective Sergeant, Lieutenant, Patrol Commander, and in 2012, Chief

*Continued on page 2*

## Lake County

Although no Dream House this year, the Lake County YMCA still offers the chance to win a Dream Car.

Due to Covid-19, the Lake County YMCA has canceled their largest fundraiser of the year. "The safety of our staff, volunteers, members and donors come first. Although we would have loved to open a Dream House in 2020, it's in the best interest of all we come back in 2021 with our best Dream House yet," says Kelly Penzenik, Director of Marketing and Communications for the Lake County YMCA. "We have a dedicated team working hard to take every precaution during this pandemic. We are determined more than ever to support our community and are extremely grateful for our partners and donors who have supported our efforts through this time."

Classic Chevrolet in Mentor along with the Chevy Network of Dealers have been longtime friends of the Lake County YMCA and for 2020 this is no different. The group has donated a 2020 Chevy Blazer to the Lake County YMCA to help raise critical dollars needed to support the community.

## The Willoughby Times

A Lake Community News Publication

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

## YMCA Offers a Chance to Win a 2020 Chevy Blazer

The 2020 Chevy Blazer is valued at \$39,000. The YMCA is hopeful to raise \$250,000 through online ticket sales. All proceeds will go right back into supporting Lake County's most vulnerable residents.

"The Lake County YMCA is one of the area's largest nonprofits working to better our community and we value the support of Classic Chevy and the Chevy Network of Dealers during this time of crisis," said YMCA CEO, Dick Bennett. "These two organizations have supported us for many years and truly understand the impact we make together in the communities we serve. We are so appreciative."

If you or a loved one are facing challenges like job loss, loss of health insurance, foreclosure or other problems, Lifeline may be able to help. They are Lake County's designated Community Action Agency and their mission is to connect those in our community who need help with the appropriate providers.

Lifeline assists qualifying Lake County residents obtain

## July 12, 2020 – Finalist is determined

Ticket packages are as follows:

1 Ticket = \$10  
3 Tickets = \$25  
7 Tickets = \$50  
15 Tickets = \$100  
Super Deal (\*only \$5 each) 40 Tickets = \$200

"The Y is so much more than fitness centers and gyms, pools and locker rooms; we are a cause! Dedicated to strengthening (and protecting) the spirits, minds, and bodies of our friends and communities," said Dick Bennett

### About the YMCA

The YMCA is one of the area's largest nonprofits focused on engaging individuals and families in youth development, healthy living and social responsibility. The Y is dedicated to helping people achieve goals, make friends and find a true sense of belonging. Branches offer quality time for families to be together, resources for parents, and a variety of opportunities for seniors to be active. The YMCA ensures these opportunities are available to everyone no matter their ability to pay with generous support from community partners and donors.

For more information about the Y, visit [www.ymca.net](http://www.ymca.net)

## Need Help in Lake County? Call Lifeline's 2-1-1

counseling, healthcare, housing, education and training, energy assistance and much more.

Their healthcare programs help residents who are uninsured or underinsured and increase access to healthcare services including prescription medications and diabetic testing supplies. Lifeline helps residents secure safe and affordable housing, as well as the homeless

in our County transition back into stable housing. Their education and training programs include financial literacy training, asset building assistance, employment training, nutrition education, and tax clinics. And, for those struggling with the most basic of needs, Lifeline offers several utility related emergency services through the federal Home Energy Assistance Program (HEAP).

Visit [lclifeline.org](http://lclifeline.org) to access their interactive database or dial 211 to speak with a representative about available programs. Representatives can be reached 24/7. This service is free and confidential.

If you or a loved one can use some help, you owe to yourself to learn more about programs which already exist in our community.

### Mayor

*Continued from page 1*

of Police. Jack's dedication, honesty and work ethic cannot be overestimated as he maintained the reputation of our department as one of the finest in the State of Ohio. Jack followed in the footsteps of his father who was a former Willoughby Police Chief. With Jack, Detective Sergeant Derrick Stewart retired after 26 years, and Patrolman David Scott retired after 25 years of service.

With Jack's retirement, we are pleased to announce the promotion of Jim Schultz as our new Police Chief. Jim was born and raised in Willoughby and joined our department as a Patrolman in 1993. His 27-year career includes achieving the ranks of Sergeant, Detective Sergeant, Lieutenant and Detective Lieutenant. Jim attended Northwestern University, is a graduate Bowling Green State University and the FBI Academy in Quantico, Virginia. With Jim, other promotions include Sergeant Jim Lessick to Lieutenant, Patrolman Chris Scozzie to Sergeant and Patrolman Mike Fitzgerald to Sergeant.

Congratulations to all and thank you for your service.

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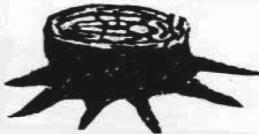
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Angie's list

*"A" Rating on Angie's List*

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## 64 Willoughby Residents Among the Grads for Lakeland's Commencement

As Ohio returns to work, Lakeland Community College celebrates the true grit of its graduates who earned their degrees amongst the added challenges of the COVID-19 pandemic. To recognize its class of 2020,

Lakeland is planning its first-ever, social distance graduation this summer. Graduates will drive along a route that winds through a part of campus as the college's board of trustees, administration and faculty, invited to wear full academic regalia, line up along Clocktower Drive (with appropriate social distancing) to offer their congratulations and well wishes. Grads are encouraged to decorate cars with signs that include names and degrees, and wear their cap and gown.

The procession will be videotaped and be made available on the college's website.

Lakeland's 2020 commencement highlights include:

- A total of 765 students will receive degrees; 64 are Willoughby residents.
- An Associate of Applied Business degree in entrepreneurship will be awarded

posthumously to Willowick resident James Comer Jr. (61), who died from COVID-19. He retired from the Regional Transit Authority.

- Eastlake residents named Outstanding Students in their fields are Daniel Reardon (biology) and Elliott Yoon (mathematics).

- Oldest graduate is 62; the youngest is 16.

- 6 graduates are 55+ years of age.

- 75 College Credit Plus students (74 seniors, 1 junior) representing 21 high schools graduated.

- 46 graduates began in the Tech Prep program.

- Holden University Center graduates from partner institutions numbered 89 undergraduate and 62 graduate, and have surpassed 1,100 since 2013.

Visit [lakelandcc.edu/commencement](http://lakelandcc.edu/commencement) to view the list of graduates.



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### Household Hazardous Waste Collection

June 6, 2020

For Lake County residents only, **no businesses**

**Lake County Fairgrounds**, enter only from Mentor Ave. entrance  
1301 Mentor Ave., Painesville Twp. 44077

Saturday, June 6, 2020 9:00 a.m. – 3:00 p.m. Rain or shine

#### ACCEPTED ITEMS: FREE, no fees associated with this collection.

- ✓ **Automotive fluids:** motor oil, gasoline, coolants, antifreeze, grease.
- ✓ Oil based paints, varnish, shellacs, stains, aerosols, polyurethanes, primers, & grout.
- ✓ **Bulbs & Batteries:** all sizes (lead acid & household) & fluorescents.
- ✓ **Household cleaners & solvents:** thinners, kerosene, turpentine, lighter fluid, & paint strippers.
- ✓ **Liquids/solids:** pool, lawn & garden chemicals, pesticides, weed killers, spray insecticides, photography, "hobby" chemicals, mercury, empty propane tanks, roofing tars, drive sealers, and adhesives.

#### PROHIBITED ITEMS: Ammunition, explosives, medical waste including prescription medicines, smoke alarms or any other item not listed above.

**NEW GUIDELINES:** Leave product in original container, or label contents if known. Due to social distancing, all items must be in the trunk area of the vehicle; items located in the front/back seat will not be accepted. Bring materials **ONLY** during collection event, as trained technicians will unload your vehicle.

Sponsored by the Lake County Solid Waste District, the Lake County Board of Commissioners, and the Lake County Department of Utilities.

For more information about the HHW Collection:

[LakeCountyOhio.gov/Utilities](http://LakeCountyOhio.gov/Utilities) – See Special Collections Information  
Call the Solid Waste District at 440-350-2644 or OSU Extension at 440-350-2208

# Bankruptcy 101:

*Bankruptcy Made Simple*

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

In a chapter 7 you will be able to discharge all of your debts without paying anything back. However, if you have any equity (value) in anything (your home, your car, your bank account, your boat- anything) you must surrender it to the bankruptcy trustee (the person who looks out for the creditors) so that it can be sold (liquidated) to pay back the creditors to the largest extent possible. Equity is what

determines which chapter of bankruptcy you can file under. Fair Market Value minus Amount Owed equals Your Equity in anything.

A chapter 13 is a non-liquidating bankruptcy. This means you get to keep everything but you have to pay back a percentage of your debt. It is also used for people who are in foreclosure or behind on their mortgage and in fear of foreclosure. A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of non-exempt equity you have accumulated in your life. Exempt equity is equity that the law says your creditors cannot take. Non-exempt means they can take it. Your total equity is referred to as your bankruptcy estate. Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file

chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people with regard to the Chapter 7 bankruptcy. The intended result was that more people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your car, and everything else you have accumulated throughout your life. At Biales Delchin Law we concentrate in the area of bankruptcy. Our practice is dedicated to helping people resolve their financial problems in an honorable and dignified manner. We understand how hard it is for people to take this step. We are sensitive to the pain, despair, sense of failure and humiliation many feel for being in this situation. We are dedicated to educate our clients in a compassionate, caring and sensitive manner as to why it is an act of love to yourself and your family to file bankruptcy;

that bankruptcy is a mechanism created by the United States Constitution to help people get back on their feet and start contributing, once again, to our economy and that you are not only helping yourself and your loved ones but that you are actually helping the economy and your country by filing bankruptcy in most cases (that is why it was created by the Constitution as a power granted to Congress).

Some of the greatest and most honorable people in U.S. history have had to file bankruptcy. Abraham Lincoln filed bankruptcy; so did Thomas Jefferson and Ulysses S. Grant. It did not affect their contributions to society or malign their names. Bankruptcy- if needed- is good. Anybody who thinks or says otherwise has never been in life and sanity threatening financial distress; they have never suffered unending merciless harassment, letters and phone calls by bill collectors. You do not have to live that way. You can regain your peace of mind.

If you are in this situation you are not alone. We can help

you get your sanity back. Please come in for a free completely confidential consultation. You will speak with an experienced bankruptcy attorney. Your case will be analyzed and you will be given a detailed and compassionate evaluation of exactly what can be done to help you. There is absolutely no obligation or pressure to hire us. You will not be asked to give us money or sign anything and no one will ever know that you came. We are legally bound to the highest level of confidentiality in these cases.

If you decide bankruptcy is the solution for you we will be happy to put you on an affordable payment plan. We will stop the annoying collection calls immediately. We will protect you from lawsuits, garnishments and other collection activity. We will see to it that, if possible, you keep your car, home and all of your other property. Bankruptcy is a wonderful legal tool that can give you peace of mind and give you a fresh start in life. I have seen it work miracles.

Robert C. Biales



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## CAREGIVER STRESS...Take Time for Yourself

Caregiver burnout is more common than you think. It's so important to take time for yourself when caring for a loved one. But how...

Taylor Made Home Care is the solution to give you a break that you need and deserve. We provide respite care for your loved one so

you can focus on yourself. Let's face it you're no good to them if you don't take care of yourself, and sometimes just a little outside help can make the world of difference to a caregiver. We can be there to help so you're not missing work or using your vacation /sick time, save that for yourself.

Don't ignore these caregiver burnout warning signs.

Crying more often-Trouble Sleeping - Low Energy - Headaches - Chest Pains - Change in appetite

These emotions are not uncommon when caring for a loved one.

- Guilt - Sadness - Exhaustion  
- Loneliness - Helplessness - Frustration

Here are some tips for reducing caregiver stress:

- Ask for and accept help
- Don't feel guilty that you are not perfect
- Accept what you can and cannot change

- Find out about caregiving resources in your community

We have felt all these emotions and the stress that comes from caring for our loved ones. That is why we are so passionate about what we do to help others.

Sometimes a little outside help can make all the difference in the world. Give us a call and let's talk about it 440-946-6446

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will then be given to the local food  
banks to help out our community  
through these tough times.

Acceptable items include: pasta, peanut butter, cereal,  
dried fruit, granola bars, jerky, rice, bottled drinks, canned  
goods etc.

# Can UVC Kill the Novel Coronavirus?

The Coronavirus disease, or COVID-19, is a virus that is mostly transmitted through the air in water droplets found in coughs and sneezes by those infected. UVC irradiation has the ability to kill any kind of bacteria or virus. The COVID-19 virus is 0.1 microns in size making it highly susceptible to UV-C (<https://www.cdc.gov/coronavirus/>).

The amount of UVC necessary to kill virus varies from virus to virus.

*Here are a few examples measured in Microwatt Seconds per Square Centimeter:*

Adeno Virus Type III 3 - 4,500

Bacteriophage 1,3,4,5,6,9 - 6,600

Coxsackie - 6,300

Influenza 1,2,3,4,5,7,9 - 6,600

Infectious Hepatitis 1,5,7,9 - 8,000

As you can see some are easier to kill than others, but all are killed by UVC.

What we do know is it takes a considerable UV dose to kill germs and virus. The principle of UVC sterilization is related to intensity of the lamps used. The more powerful the lamp the better the kill. The slower the air is moving the better the kill.

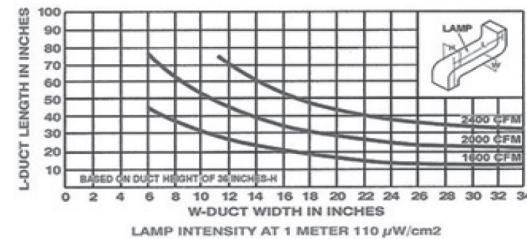
All One Hour UVC products are designed to meet or exceed the design parameters set forth by Westinghouse. We need a 110 Microwatt lamp in an airflow up to 2400 CFM to get a 70 to 85% kill in a duct system. The lamp intensity is measured at one meter from the lamp. As germs get closer to the lamp the intensity increases. Two inches from the

lamp we have 5,814 microwatts. We can't block the UVC with any type of cell or screen causing a shadowing effect. The light must irradiate up and down the duct to give us time and distance to allow the germs to absorb the UVC light as they flow through the duct.

If a customer is trying to protect their family from spreading germs around their home through their HVAC system we would recommend installing one of the One Hour dual lamp units (see chart). Putting two high microwatt lamps in the duct will produce 360 microwatts of UVC. That will be more than three times the Westinghouse recommended intensity necessary to get an 80% single pass kill. It's not even important to kill viruses but simply deactivate or sterilize them so they can't reproduce.

We maintain an A+ rating with

The chart below is a guide to achieving an 80% kill rate using a 110 microwatt lamp. All One Hour 16" UVC lamps produce 180 microwatts each



## Recommended UV-C Treatment Products



Basic



Good



Better Best

the Better Business Bureau and are a very proud partner of the Children's Miracle Network. We are licensed, bonded, and fully insured. Your comfort and safety are truly our top priority! Experience the Benjamin Franklin Plumbing and DeBord's One Hour Heating & Air Conditioning

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## Arts Education Going Fully Virtual for the Summer 2020 Session

Since 1957, The Fine Arts Association (FAA) has traditionally held their summer arts camps, classes, and private lessons at 38660 Mentor Avenue. However, due to the current pandemic, based on the state guidelines and recommendations, it was decided that all summer 2020 camps, classes, and private music lessons will take place remotely.

"We're committed to doing everything we can to continue to facilitate your growth through the fine arts, especially at this tumultuous time. For the past many weeks, our incredible faculty have been devising remarkable plans to deliver

interactive, art-filled experiences this summer" says Director of Education, Michael Lund Ziegler.

The remote programming will feature multiple forms of interactive growth. A quick snapshot of what summer arts education from home with FAA looks like:

- Art supplies in a box picked up at Fine Arts or delivered to your home
- Interactive classes in dance and theatre facilitated via video conferencing software like Zoom.
- Culminating camp performances done via Zoom or on stage to an empty theatre.

• Live, one on one video music lessons

• HIPAA compliant virtual platform for Art and Music Therapy services

The Fine Arts Association is humbled and grateful to have received support from the following foundations to continue to support Creative Arts Therapies. Thanks to their generosity, FAA can continue critical mental health services and deploy resources to address the urgent mental health needs of FAA's music and art therapy clients.

• Paintstone Foundation: \$2,000 for Creative Arts Therapies services

• Western Reserve Junior Service League: \$1,000 towards educational and artistic tools, materials and equipment

• Lake Geauga Fund Rapid Response Fund: \$10,000 to continue critical mental health services and deploy resources to FAA's music and art therapy clients made vulnerable by the COVID-19 pandemic

• Feel-Good Foundation: \$1,000 for Creative Arts

Therapies programs and services Summer 2020 registrations are open now. You can learn more and register by visiting [www.fineartsassociation.org](http://www.fineartsassociation.org) or by calling (440) 951-7500 x100

*The Fine Arts Association's mission is to serve the community by enhancing lives through arts education, creative arts therapies, performance, community partnerships and advocacy.*

## SUMMER FUN AT FAA



SUMMER 2020 ARTS EDUCATION WITH THE FINE ARTS ASSOCIATION

ALL THE ARTS  
UNDER YOUR ROOF!

[www.fineartsassociation.org/education/summer-at-faa/](http://www.fineartsassociation.org/education/summer-at-faa/)

For the Summer 2020 Session, we will be offering ALL of our classes, camps, and private lessons under YOUR roof (through Zoom, our portal, and other online platforms). Your safety remains our number one priority.



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

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WDI Reports

# Can UVC KILL The Novel Coronavirus?



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## 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 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.



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

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

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

Interest free financing is available and most major credit cards are accepted.

Call today or stop in for a free, no obligation estimate (440) 209-1617. We are located at 7731 Lakeshore Blvd., Mentor, Ohio 44060., [www.mentorwindow.com](http://www.mentorwindow.com).

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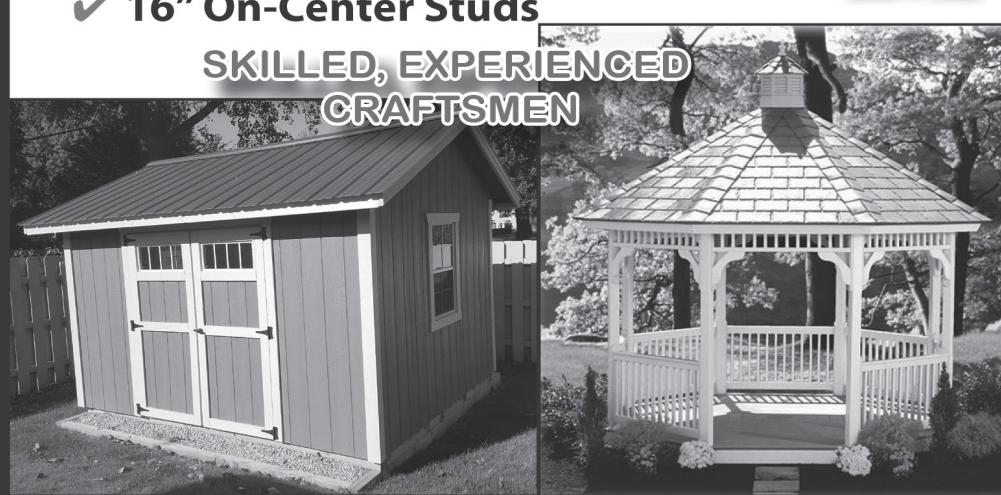
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## DESTINATION BACKYARD...

Living in Northeast Ohio, we tend to neglect our outdoor living spaces. Then late May rolls around and the sun shines, temperatures rise and we emerge from our homes to find an outdoor space that's not so inviting. American Home and Energy Products in Painesville, has everything to create the outdoor living area you've been dreaming of all winter long.

Talking about all that American Home and Energy Products offers would take much more space than we have here. That's why you're encouraged to come out to the store, take a stroll around the

grounds and discover for yourself what they can help you do with your home.

"When I opened the store in 1999, we mainly focused on patio pavers, natural stone, ponds and waterfalls," says owner Chris Bedrick. "Today we have indoor and outdoor fireplaces, patios, fire pits and retaining walls and outdoor kitchens including the best grills, smokers and kitchen accessories. We also have structures to create outdoor rooms and the very best outdoor furniture. All of these project ideas can be installed by most homeowners or we can assist you with finding a reputable installer."

With experience in landscaping and home construction, Chris is knowledgeable in all areas of the home. He makes it his mission to stay current on all of the latest trends.

"I travel to seminars all over the country so I know what's coming," says Chris. "My staff and I are extremely knowledgeable and ready to guide you through your project—no matter how big or small. And if it's too much for you, we'll recommend someone who can help. We deal with many contractors throughout Northeast Ohio who rely on us for quality products and knowledgeable service."

Walking through the shop and surrounding grounds at American Home and Energy Products is an experience. Several unique and elegant outdoor displays showcase

some of the exciting home improvements that can be made to increase the value of your home and upgrade living spaces for your family to enjoy for years to come.

Additions like outdoor cooking areas, fire pits, water gardens, pondless water features, decorative stones and lighting can take your backyard to a whole new level.

"No backyard is complete without a water feature," says Chris. "And it doesn't have to be elaborate. You can do a pondless feature where the water disappears into a basin underground, add some decorative stones, and even add a koi pond. It adds a new dimension to the home and creates a relaxing vibe that is very popular."

American Home and Energy Products is a destination spot for outdoor living inspiration. And to be really inspired stop by the store to see over 2000 square feet of displays and ten different departments of product.

"We want your outdoor areas to be a place to enjoy with family and friends," says Chris. "Why not have your most relaxing destination be your own backyard?"

American Home and Energy Products is located at 1270 Mentor Avenue in Painesville. Hours are: Monday-Friday 9:00 a.m. to 5:30 p.m.

Saturday- 9:00 a.m. to 5:00 p.m.; closed on Sunday.

For more information, call 440-358-5858, or visit AmericanHome.com.

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# 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 and why a dissolution is always the best, least stressful and most cost-effective means to terminate the marital contract.

The issues in either a dissolution or divorce are the same. They 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 "visitation"), who has custody or how is shared parenting (formerly "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 is that in a contested divorce the parties cannot agree on one or more of the issues whereas in a dissolution the parties must agree on ALL issues. Dissolutions are very cost effective. The cost of the dissolution varies based upon the number of issues in the case (listed above). The cost of a dissolution is dramatically less than a divorce (the parties cannot agree on one or more of the issues). The average cost of a divorce with children in Ohio is \$18,800 and without children \$12,500 (Lawyers.com survey). The average cost of a dissolution with children is \$5000 and without children \$4000. Most importantly, the emotional cost of a prolonged divorce is high to both parties and children.

Dissolutions are fast. A dissolution can be finalized in as little as six-weeks from the filing date and, usually, requires only one hearing. An action for divorce if the parties cannot come to a voluntary agreement- can easily

take a year or longer to finalize. There are several hearings and a trial. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required in a dissolution. In divorce, there is the dread of runaway attorney fees averaging \$300-\$500 per hour. 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. Almost everyone has heard a horror story about attorney fees.

At Biales Delchin Law, dissolution is a flat fee. Our clients don't worry about getting a huge hourly bill after the initial payment.

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 divorce 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

## Biales Delchin Attorneys and Counselors at Law



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## Coronavirus (COVID-19)-Related Stress Factors and Resources

*The impacts of COVID-19 aren't confined to physical health. If you or a family member experiences stress related to this pandemic we want to reassure you that help is available.*

**From the Lake County Alcohol, Drug Addiction, and Mental Health Services (ADAMHS) Board**

### Free, confidential local resources

#### Crossroads Health Coronavirus Warmline: 440-754-3340

- Call this number first for help with COVID-related stress, anxiety, or uncertainty.
- Warmline hours: Monday - Friday, 8:00 a.m. - 8:00 p.m.

#### Crossroads Health Virtual Support Groups (VSGs)

- To access online log onto <https://crossroadshealth.zoom.us/j/6044743547>
- You can also elect to participate by phone: 888-788-0098, meeting ID: 604-474-3547
- Virtual Support Groups are expected to last one hour.

#### VSGs for first-responders and behavioral health/healthcare professionals:

Mondays, 1:00 p.m. • Wednesdays, 6:00 p.m.

#### VSGs for clients connected to Lake County ADAMHS provider agencies:

Mondays, 11:00 a.m. • Tuesdays, 3:00 p.m. • Thursdays, 4:00 p.m.

#### VSGs for community members:

Tuesdays, 12:00 p.m. • Thursdays, 6:00 p.m.

#### Lake Co. ADAMHS Board Compass Line: 350-2000 or 918-2000 (both 440)

- Call the Compass Line for information about all behavioral health services, including those relative to COVID-related stress or anxiety, and/or to explore telehealth options.
- Compass Line hours are Monday through Friday 8:00 a.m. - 4:00 p.m.

#### Lake County Crisis Hotline: 440-953-8255

- Free, 24/7 help for when you or a family member experiences overwhelming stress that impacts ability to function normally.

*The ADAMHS Board is responsible for planning, evaluating, monitoring, and funding services available for Lake County residents who are dealing with mental illness and/or addiction disorders.*



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# More Than 12 Million Americans Will Need Long Term Care This Year

Women have traditionally been our primary caregivers. They care for their children, their parents and often their husband or partner. They typically spend

as much as 50% more time than men providing care for others.

Their caregiver responsibilities take a toll on their own health as one in four female caregivers

will develop health problems of her own. And, because women generally live longer than men, women are less likely to have a caregiving partner at home when they need it.

can run anywhere from \$50,000 to \$75,000 or more. Residential care in an assisted living facility or nursing home will be much more. It is why it is so important for women to consider long term care insurance.

There is no question that women face a special set of issues when it comes to long term care. With some advance planning, they can be assured of receiving quality care, their family will not be burdened, and their savings will be protected. This is what planning for long term care can provide.

If you would like to learn more, let me know and I will help you look at options. Call me at 440-255-5700 or email me

at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com) to set up an appointment.

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## NEW: Hospice of Western Reserve Virtual Training

Are you looking for a way to stay engaged in your community?

Are you willing to engage with homebound patients and families by phone or by mail?

Consider becoming a Hospice of the Western Reserve Volunteer. We are excited to announce virtual volunteer training for new volunteers. For more information, contact us at 216.255.9090 or fill out an online application [hospicewr.org/volunteers](http://hospicewr.org/volunteers). Volunteers who

complete virtual training will be able to provide in-person visits as soon as Ohio's Stay at Home order is lifted.

### About Hospice of the Western Reserve

Hospice of the Western Reserve is a community-based, non-profit agency providing comfort and emotional support

to patients and their families. The agency cares for people in a variety of settings including the home, hospital, long-term care facility, David Simpson Hospice House overlooking Lake Erie and Ames Family Hospice House in Westlake.

For more information, visit [hospicewr.org](http://hospicewr.org) or call 800.707.8922.

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

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

After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience as stress-free as possible, we always keep you informed of the

progress of the job.

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

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

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

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Right now, Hoernig Heating and Air Conditioning is offering a Central Air Conditioning Tune-Up 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
3. Check and adjust fan belt

## 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.

Mobile Computer Solutions is a mobile computer repair service that comes to your home or business. I have over 20 years experience. I pride myself on building my business on reliability, honesty and finding multiple solutions for each client’s personal budget.

I specialize in virus removal, networking (wired and wireless), upgrades, security, data recovery, data transfer and printer installation and much more.

Mobile Computer Solutions is your best source for onsite computer, repair and upgrades. We sell new and refurbished towers and laptops. We also can help you with mobile device solutions such as adding your device to your network, data syncing, security, printing options and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

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

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.

Want to save even more??

Then have us perform a Heating Preventative Maintenance Safety Check Regular price \$95.95) at the same time and we’ll service both systems for only \$98!!

The gas furnace tune-up and safety check includes:

1. Clean burners
2. Clean, light pilot
3. Check Heat Exchanger
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.
- Hoernig Heating & Air 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 tune-up at (440) 942-8175.

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## Mobile Computer Solutions, LLC

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3. Check & adjust fan belt
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



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