



The Eastlake Gazette

Lake Community News

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Mentor Monitor
Willoughby Times
Eastlake Gazette
Willowick Courier
Painesville Pride

Volume 33 Issue 12

June 2020

12 Pages

Mayor's Report



Dennis Morley
Mayor/Safety Director

We have all been through many changes in the last several months due to the Corona Virus Pandemic and just like you the city has had to adjust. I want you to know that your city is doing well and still moving forward, fulfilling our obligations to the residents. We will continue to make adjustments how we run as needed.

The guidelines from the Governors office has caused us to postpone or cancel several events. It is my hope that some of the events we have scheduled for later in the year will come to fruition. Now that many restaurants and shops have re-opened I ask you to please practice social distancing, wear your mask and keep hand sanitizer close by.

I have two calls a week with the Mayors & Managers Association and other local officials to discuss the ever-changing orders coming out of Columbus. As you see, many other cities have already

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COMING SOON: SUMMER READING PROGRAM!

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

read to.

Every child that completes at least 28 days of reading will earn a free book!

Raffle prizes include passes to the African Wildlife Safari Adventure Park, tickets to the Greater Cleveland Aquarium, Kings Island, free books, and

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.

Curbside Pick-up Available at Willoughby-Eastlake Library

As the Willoughby-Eastlake Public Library begins to ramp up services again, we are first offering patrons the ability to place WEPL materials on hold for curbside pick-up at our four Libraries started May 18, 2020. Here are the details:

Until early June, we are only able to check out materials that

are in the collections of our four Libraries. You can place up to ten items on hold.

Ways to place holds for Curbside Pick-Up Service.

1. To place a hold, visit our catalog (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

GFWC of OHIO: Eastlake Women's Club

Our Club has been using the most "modern technology" to communicate with each other, phones, cell and landline, and now the Zoom meeting site to actually hold our meetings. It is an interesting time and we must cope and go with the flow. Learning for us must never stop. Our plans for the annual June Banquet are on hold right now. If you are interested in what will take place please call City hall 951-1400.

The meetings are always held the first Wed. of the month.

We are supporting two churches in our area with their work in helping getting lunches to students and material and food to the homeless. Willo-Praise Church is collecting donations of \$\$ and food for LUNCHES for children and students with a grant from THE CLEVELAND FOOD BANK, with specifications of activities for the children during

the meal time. Our members have volunteered to spend time each week with the students. We are also donating to Erieside Church items and food to taken to the homeless in Cleveland. Items needed are toothpaste, tooth brushes, socks, deodorant, snacks, and cans of food, (with tabs for easy open). To see one of the men who receive the Church's help go to the following link, of Olu

Continued on page 2

After notification of availability, materials can be picked up between 11:30 am and 6:00p 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.

Mayor

Continued from left

canceled their summer sports programs and closed their pools. Our discussions resolve around using best practices to be fair to the residents yet still adhere to the Governor's Directives. We will have a bit more leeway once the order on mass gatherings is rescinded.

Today is May 21 as I compose this article. I met with the YMCA today and we are doing a little more research to see if the pool can be opened with all the guidelines the state has given us. I will decide by the first or

second week of June on the 4th of July fireworks. Until the state changes the gathering of 10 or more most events everywhere will be canceled. The Car shows are also postponed at this time.

City Hall will remain locked down until mid to end of June for the safety of our employees. You can access departments via a phone in the foyer and we will take care of you. The Building Department has a drop box located at the east end of the building for contractors and residents to submit applications for permits as well as drop off plans.

The Father's Day Eastlake Vendor Fair will be held at the E-Pal Center on June 7th from 1-5. All your favorite vendors will be there to serve you! Come spend a relaxing Sunday afternoon browsing for some beautiful gifts for yourself or a friend!

The Eastlake Outdoor Farm Market begins Wednesday June 10 at the Captains Stadium Parking Lot. The hours are 3-7 with the first hour being reserved for elderly and medically compromised patrons. Don Anna Farms will be providing our produce as they did last

year and many of your favorite vendors have signed up to come back along with a few new ones. As with all city events, safety guidelines will be enforced.

Shred Day has not been cancelled and will be Saturday June 27th from 9am to 1pm behind city hall for Eastlake residents. Please bring proof of residency. Households only please.

Stay Strong and Healthy Eastlake

Mayor Morley
dmorley@eastlakeohio.com
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City of Eastlake Council Reports



Michael Zuren
Ward 1 Councilman

Free Lunches for Students/Children:

A huge "THANK YOU" to all the businesses and non-profits that have come together to assist children/students in the local area with FREE Grab and Go Lunches.

The free lunch for children and students is held every Monday through the end of June at Willow Praise Church 32901 Vine Street Willowick from 11am to 12:30. No registration or documentation required. TWO lunches are provided per child. Child/Student not needed to be present in car.

Most lunches include: Lunchmeat Sandwich, Apple or Orange, Raisins, Cookie or Bagel, Chips, and Bottled Drink. This is a Grab and Go Drive Thru, lunches will be handed to the driver (Please stay in your car unless of emergency).

Due to the coronavirus pandemic and schools being

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Zuren

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closed, the Free Lunch Program for children and students serves to assist children in need. Every Monday, children and students are eligible for 2 meals. Since starting the program Monday, March 30th over 5600 lunches have been provided

Thank You to the businesses and individuals that have donated, they include: Revolution Pizza, Master Pizza, Jersey Mike's Subs, Elsie & Dave Brockett, Stacey Molloy, Panera Bread Willoughby, Willow-Praise Church, Cleveland Food Bank, EPAL, Original Steaks and Hoagies, Giovanni's Pizza, Severino's Pizza, Palumbo Beverage, 100 Youth that Care, Subway (Eastlake Location), Thrifty on the Vine, Your Next Move Dance Studio, Western Southern Life, Willo Lake Church, CORE 7 Connection, Realtor Tammy & Louise Stachowiak, Eastlake Women's Club, WINT Radio, PIP Marketing, Master D's Grille, Lucio's Restaurant, D'Amico's Pizza, Suzanne Foss, Town Market Magazine, and Eastlake Walmart.

A special Thank You to Councilman Todd Gulley, Charlie J Malta, Theresa Bisbee, and Jim Overstreet who have all been a great help with this program (approximately 1000 lunches available every Monday).

Questions or Donations? Please contact: Councilman Michael Zuren 440-251-5381

Restaurant Fundraiser for Kid's Lunch Program

Local elected officials and businesses are working together to raise funds for the Free Kid's Lunch Program. Every Saturday, we are spotlighting a local restaurant where residents in the community can show their support by ordering food and having it delivered to them by their favorite councilperson. The restaurants donate at least 10% of the proceeds back to the Free Kids Lunch Program.

Every Saturday from 4 to 7pm a restaurant fundraiser is being held. Please support the "FREE Grab and Go Lunches for Children and Students Program" by purchasing your Take Out Meal (Pick Up or Delivery).

Councilman Michael Zuren, Councilman Charlie Malta, Councilwoman Sherri Falkenberg, Councilman Todd Gulley, Councilman John Meyers, Councilman David Phares, Councilman Kim Evers, Councilman Jason Kasunick, Councilwoman Theresa Bisbee, Councilman Jim Overstreet, and State Central Comm-Elect John Plecnik will assist in answering the phone and delivering the orders during the fundraiser.

CRSA Jr. Fishing Clinic

Postponed - The Chagrin River Salmon Association Jr. Fishing Clinic Scheduled for June 27th is being rescheduled (new date and time will be announced in future). The Jr. Fishing Clinic

is free and open to children ages 5 to 12 years old. There are six education stations for children, including: learning to fish, tying knots, casting range, and the Lake Erie and local eco-systems. Participants can catch live fish from a stocked tank with over 300 fish. Free lunch is provided and fishing related gifts are provided to all participating children. For Free registration: Call Don Miller at (440) 417-2285

Eastlake Nature Day (5th Annual)

Postponed - The Eastlake Nature Day Scheduled for June 28th is being rescheduled (new date and time will be announced in future). Free guided canoe tours from ODNR and CRWP (Enjoy waterfront views, wildlife, and beautiful Lake Erie from the Chagrin River). Canoes, paddles, life jackets provided. Pre-registration is required and time slots will be announced. Kids can fish in the freshly stocked fish tank (rods, bait, and fish are supplied). The fish tank holds over 300 fish. There will be numerous presentations from conservation and environmental agencies that offer hands on learning for children. Limited food and refreshments will be available for a nominal cost. This is a free community event.

The time and date of the next Vine Street Corridor Business and Non-Profit Meetings will be announced once permitted. The Vine Street Corridor Business

Meeting offers networking, promotion, and showcasing our local companies. The Non-Profit Meeting assists local volunteer organizations to promote and bring awareness to their events and fundraising.

Your Councilman
Michael Zuren, Ward 1

Women's Club

Continued from page 1

the 'stickman' carves sticks from wooden sticks. Meet Olu, 'The Stickman' artist of Cleveland (video). https://www.cleveland.com/metro/2017/05/meet_olu_the_stickman_artist_o.html. Call Joyce Bates, the President of the Women's Club, 440-946-0797 to make arrangements for her to receive the donations for Erieside Church.

Please join us either on Zoom until we can meet LIVE. By the way June has some interesting days to celebrate -

June 4th- HUG YOUR CAT DAY and MOONSHINE DAY

June 5th - DONUT DAY and WORLD ENVIRONMENT DAY

June 6th - D-DAY and NATIONAL YO-YO DAY,

June 8th- BEST FRIENDS DAY

June 14th - FLAG DAY, BASTILLE DAY,

June 19 - JUNETEENTH

June 20th - SUMMER SOLSTICE.

So enjoy the month and find other great days to celebrate.

The Eastlake Gazette

A Lake Community News Publication

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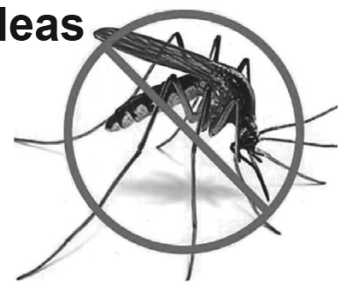
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40 Eastlake Residents Among the Grads for Lakeland's Commencement

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, wearing full academic regalia, line up (with appropriate social distancing) to offer 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 available on the college's website.

Lakeland's 2020 commencement highlights include:

- A total of 765 students will receive degrees; 40 are Eastlake 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 Jenna Boggess (Macro Social Sciences), Barry Ferencak (IT & Computer Science), Raquel Mote (Health Information Management), and Darla Layne Olson (Surgical Technology).

- 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 for a list of graduates.

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Household Hazardous Waste Collection June 6, 2020

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

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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 – 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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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.

at Lmutsko@mutskoinsurance.com to set up an appointment.

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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A number of our "Getting Started with Medicare" classes have been postponed. Please check our website at mutskoinsurance.com/seminars for rescheduled dates and times. Until classes resume, we are here to answer your questions to help you prepare to enroll in Medicare.

These events are for educational purposes only and no plan specific benefits or details will be proposed. Limited seating. Pre-registration required. Some nominal fees may apply.

This makes long-term care planning especially important for women. A woman who is age 65 today can expect to live an additional 23 years or more. If they are fortunate, they will remain healthy and independent. Those who need help may want in-home caregivers or to live where they can receive the care they require.

What about the cost? Paying for care is expensive. The average annual home health care costs

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

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. 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 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.

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 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.

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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 American-Home.com.

Shop Local!

Support the Local Businesses in this issue:

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- four rooms.....\$135
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*great room is considered two rooms

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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.

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

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

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

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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.

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Parents: Tips to Prepare Your Teens for Safe Driving

If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, you can take steps to help keep them safe behind the wheel. Educating yourself and your teen driver about the risks of unsafe driving can save lives and money.

"Reminding young drivers about the dangers of distracted driving is so important," Governor Mike DeWine said. "Having rules limiting the

Need Help? Dial 211

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 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

number of passengers in the car and reminding teens to keep their eyes on the road and hands on the wheel are other easy ways to help increase the safety of young drivers."

"Today's world presents many distractions while driving and we must talk to teens about the dangers and consequences of unsafe and distracted driving," Ohio Department of Insurance Director Jillian Froment said. "I urge parents to establish rules that

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 lifeline.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.

will help keep their teen drivers and those around them safe while on the road."

Froment encourages parents and their teens to create a teen driver contract using the online template at www.insureonline.org/teen_driver_certificate.htm. A contract can help teen drivers avoid common mistakes and increased insurance rates, while defining the consequences associated with driving privileges.

Froment said there are actionable steps parents can take to keep their teen drivers safe and to save money on insurance coverage. She shared the following insights:

Set Expectations

- Research suggests parents who set rules cut accident risk in half.

- Set a driving curfew. More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.

- The relative risk of a fatal crash increases as the number of passengers increases.

- Texting or talking on a cell phone can double the likelihood of an accident.

Keep Costs Down

- Conduct an insurance review with an agent to determine options for insuring your teen driver. Adding a teen driver to your auto insurance policy can be costly.

- The type of vehicle a teen driver uses as well as driving violations can impact the cost of insurance.

- Many companies grant

discounts to drivers whose records have been clean for three or more years.

- Some companies offer discounts if your teen completes a defensive driving course and upholds a good grade-point average.

- Ask your insurance company about an "accident forgiveness" clause that guarantees premiums will not increase after one minor accident.

- Install a smartphone application that limits or prevents texting and driving.

Ohioans with insurance questions can call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 and visit insurance.ohio.gov for insurance information.

Meet Us in The Garden Series Now Online

Saturday, June 6 at 10:00 am

Native plants have evolved with our native bees. These plants are not only beautiful, but provide multiple ecosystem services. Learn how planting with natives provides benefits to you and our bees. Go Natives!

Gardening as We Age-- Saturday, July 11 at 10:00 am (either offered online or in-person depending on OSUE guidelines.)

Gardening gets more difficult as we age. However, by using the right tools and techniques, gardening remains in reach at

any age. This presentation may be offered online or in-person.

Check our Website at lake.osu.edu to register for these online workshops and receive information on how to log on.

If you would like to join our email list with more information on how to attend a virtual workshop and a link to log on, send us an email at MGVLakeCounty@gmail.com.

For questions, contact 440-350-2254. Also visit our FaceBook page at Ohio State University Extension-Lake County Master Gardeners.

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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

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

Lake County YMCA Offers a Chance to Win a 2020 Chevy Blazer

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 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."

Ticket sales will be predominantly online to encourage social distancing. Tickets for the 2020 Dream Car will go on sale May 15th, 2020. You will be able to purchase your tickets online and take a virtual tour of the car at lakecountnymca.org/dreamcar. Tickets can be purchased for as low as \$5.00. Tickets will be sold through July 5, 2020.

Important dates:

May 15, 2020 – Tickets go on

sale

July 5, 2020 – Last day of ticket sales

July 8, 2020 – 10 semi-finalist drawing

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



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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 on line 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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Air Conditioning Tune Up Special - - - Only \$69.95!

Based in Eastlake, Ohio Hoernig Heating & Air Conditioning has been a family owned and operated business for over 50 years. Working with his sons, Dennis is proud to carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas Furnace units.

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.

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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

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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| 2. Leak test unit if necessary | 7. Check condenser |
| 3. Check & adjust fan belt | 8. Check drain |
| 4. Check bearings | 9. Check operation of thermostat |
| 5. Align pulleys & lubricate motor | 10. Operational check of systems |



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