



Mayor's Report



Robert Fiala
Mayor/Safety Director

As we start the early months of fall, we are happy to report we are managing the financial impact of COVID-19 well. The CARES Act funding, as well as excellent management of expenses, has helped soften our loss of about 1.2 million dollars of income tax revenue. We see an increase in revenue during the last quarter of this year, and we hope that we will end this year with a lower but healthy fund balance. We are slowly beginning to return our furloughed staff, and we have lifted our hiring freeze, which allows us to improve services to our residents. The work required to manage our finances through the difficult past months was accomplished by our Finance Director, Diane Bosley, along with our Deputy Finance Director, Cher Hoffman and their staff. This team worked incredibly hard to manage costs, monitor revenue and accurately report expenses associated with the CARES Act funding.

An excellent example of this

Continued at right

Willoughby Outdoor Market Continues Throughout October

*To Market, To Market
One more month left to savor
Fresh and Local produce
Alive with flavor!*

You may think that when summer is over so are the farmers markets but the good news is.....they're not! The Willoughby Outdoor Market runs through the last Saturday in October, rain or shine. Your local growers planted crops several months ago in order to have produce to bring to market these remaining weeks. What can I find at market this time of year, you ask?

Bushels of winter squashes like butternut, acorn, and spaghetti squash. Bags and bunches of cool weather greens like lettuce, spinach, chard, kale and collards. Brussels sprouts, broccoli, cauliflower, and cabbage. Turnips, beets, carrots!. Garlic and onions!. Potatoes of all sizes and colors. Apples and pears.

As an added bonus, except for the tender greens, everything listed can be kept in a cool, dry place for several months after market has ended. Shop the market during October then continue to enjoy fresh and local vegetables through the end of the year and beyond!

Let's have a closer look at a fall crop that comes in all shapes and sizes, a class of vegetables called winter squash. Belonging to the

same family as pumpkins, these squashes also have hard skins. The yellow-orange flesh inside has a sweet potato-like flavor plus roast-able seeds inside. Two treats in one!

But I don't know what to do with winter squash, you say? Have no fear! You've carved at least one pumpkin in your life, right? Winter squashes are faster and easier to open up and get cooking! There are many ways to enjoy winter squashes and most begin with this very basic cooking method.

Cut the squash in half long-ways (a helpful tip for cutting through the hard shell is to cut off the ends first to make a flat, stable base and expose the softer insides), scoop out the seeds which can be saved for roasting just like pumpkin seeds, then roast the squash in the oven until the flesh is soft enough to mash, 45-60 minutes depending on the size. From there you can elaborate by adding flavors with butter or coconut oil, honey or maple syrup, and seasonings like cinnamon, nutmeg, cumin, rosemary and other herbs you fancy before roasting.

Kind of like a potato; once you master the basic cooking technique you can change up the flavors in any way you like. Sweet or savory. Spicy or herby. Another approach is to cut off the ends and peel the

squash. This works well on smooth ones like Butternut, not as well on ribbed ones like Acorn. Then cut in half, remove seeds, and chop into small pieces before roasting or simmering for soups and stews. Of course, there are an infinite number of recipes online but ask the squash grower at market too. Make this the year you venture into the flavorful and healthful world of squash!

Visit us at market on these cool and crisp October mornings for the produce of fall, locally produced meats, gourmet mushrooms, homemade baked goods, local honey and maple syrup, fall plants and decorations for your home and craft items for holiday gift giving.

Please note: there are guidelines in place for vendors and shoppers at the market to limit the spread of Covid-19.

Market administrators advise the following for shoppers: If you are sick, please stay home!

All individuals in Ohio 10 years or older must wear facial coverings in public at all times when outdoors but unable to maintain a six-foot social distance from people who are not household members.

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

2. Shoppers are encouraged to send the minimum number of

shoppers per household to the market in order to curtail crowds.

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

4. Congregating in groups of more than 10 is prohibited

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

6. Shoppers are encouraged to clean their hands frequently.

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

8. When possible, order directly from farmers and food producers for delivery or pick-up.

Look for monthly updates here in the Willoughby Times, see weekly posts on our Facebook page <https://www.facebook.com/WilloughbyOutdoorMarket/> and we'll meet YOU at market!

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.

Mayor

Continued from left

is our purchase of a new squad for our fire department and three police cruisers for our police department. These purchases require encumbering funds by mid-October and receiving these vehicles before the end of December. Considering a squad may take over a year to order, build, and equip before entering service, and a police cruiser at least six months, the speed and care used in obtaining these vehicles is impressive. Without the CARES Act, it was doubtful if any capital purchases, beyond dispatch center improvements, could have been

made this year.

As the pandemic lingers, it is important to note that Lake County has done a remarkable job in managing this health crisis. New cases in Lake County, which had brief spikes in April, May, July and September have otherwise been steady, and we have avoided a surge that may have overwhelmed our local hospitals. As of mid-September, and since reporting began, there have been slightly over 1,400 hundred positive cases in Lake County and about 250 positive cases in Willoughby. Overall, we have done a great job of working through this challenging

pandemic.

Development activity in our City is witnessing a significant upswing with the proposal of some exciting projects. We hear that Willoughby is a highly desirable place to live, and over the next few months, several residential proposals will be advanced. The administration and City Council recognize that our residents would like to learn about these projects and have a voice in their reviews. The pandemic presents challenges to the traditional public participation process of large meetings, and we are evaluating how we can best communicate with constituents.

We will announce these meetings on our website and Facebook page once confirmed.

Finally, thank you for your continued support of our professional services firms, merchants and bars and restaurants, all of which have faced incredible hardships during the pandemic. Compliance with State and Lake County Health District guidelines have been difficult, and some are struggling for survival. Many of these businesses are owned or operated by our neighbors or friends, and we encourage our residents to continue to support local enterprises whenever possible.

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Visiting Angels Seeks Compassionate, Empathetic & Reliable Teammates

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

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

Visiting Angels of NE Ohio has been locally owned (18 years) in-home care agency providing non-medical senior home care services 24 hours a day. Our Angels assist seniors with meal preparation, medication reminders, light housekeeping, hygiene care, errands, shopping, joyful companionship and more.

Our business success is based on building relationships with the clients we serve. We realize it is not easy to have someone come into your home so we work on making that transition more comfortable.

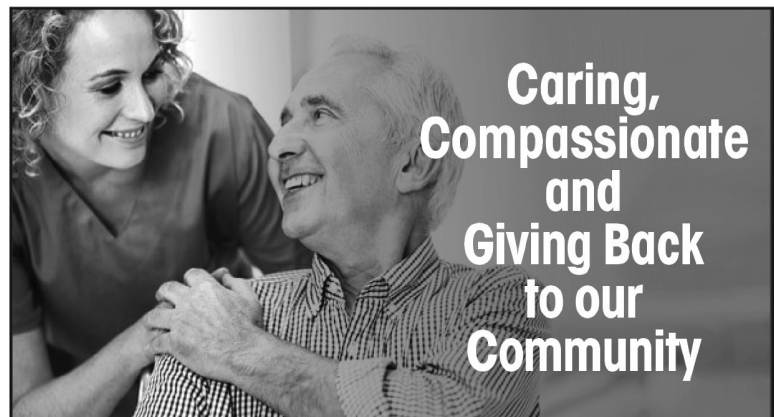
The Northeast Ohio Visiting Angels office is part of a nationwide franchise network of Visiting Angels offices, which now exceeds 600 locations across the United States. We believe it is our job to adjust to the client's schedule and see that they remain

comfortable in their own home.

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

Ericka at 440.658.3753 or email ebrodnan@visitingangels.com

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



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Blackbrook Audubon Gives Peek into Bat Rehab on Oct 20th

Blackbrook Audubon will host a free, virtual program 7:00 p.m. Tuesday, October 20 showcasing how the Lake Metroparks Wildlife Center helps bats recover.

Tammy O'Neil, Wildlife Care Manager at the Center, will help viewers appreciate the beauty and benefits of different bat species as well as their fascinating life histories. Tammy will also give a sneak peek behind the scenes of

bat rehabilitation at the Wildlife Center; why bats come in for help, how they care for them and how we all can help them too.

Anyone interested in hearing the presentation should register on the event page of blackbrookaudubon.org. A link will be sent to each registrant's email address.

The Lake Metroparks Wildlife
Continued on page 6

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The Willoughby Times

A Lake Community News Publication

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Mike ZUREN

for Lake County Treasurer



INVESTED IN LOCAL COMMUNITY

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

QUALIFIED & EXPERIENCED TO BE TREASURER

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

ORCHESTRATED COMMUNITY EVENTS

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



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GOALS

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



Bankruptcy 101:

Overcoming the Fear of Filing Bankruptcy

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

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

Based on my conversations with many people I have concluded that bankruptcy is looked at in the negative. I know people are reading this last line and thinking "duh-yeah!" But in my world, I don't think it is so straight forward. Because I see fearful, distressed, sad, stressed out, suicidal, miserable,

guilt ridden, angry people made better by bankruptcy. Not just a little better, either. A lot better. The "I can't believe it, but I actually have peace of mind!" kind of better. I run into people at the grocery store who tell me life has never been so good. I wouldn't normally believe them because I knew them. They were our clients. They were people who came into our office eight months earlier depressed, hopeless, despondent, fearful and beaten. But now their faces, their demeanor and their attitudes are hardly recognizable. They have been restored to sanity. They have been healed and they know peace. That past life that was so unmanageable, painful and, seemingly, spiraling downward out of control did not crash and burn. Something took the controls and managed to pull it back up seconds before the fiery fateful collision- moments before they came to that dark place that is not known but dreaded. That something was the law of Bankruptcy!

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


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

FINANCIAL PROBLEM IS TEMPORARY. YOU WILL RECOVER. You just need a little breathing room. If you let it cause you health problems- those may be permanent. General Motors is a prime example. They went bankrupt in 2009. In 2011 they made record profits.

So, what's my point? Don't listen to other people's opinions because they are only parading their ignorance. Don't be proud because pride is the mask of a fool. Don't be afraid because there is a solution to financial distress. Don't think you're the only one because that's just other people lying to you.

Don't be idle because if you are, you'll never be free from the financial craziness, harassment, emotional turmoil and debt collector head games. And do be positive because winning is a state of mind not a state of financial wealth. Get your peace of mind back!

Robert C. Biales



Biales Delchin
Attorneys and Counselors at Law

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Where are the holes in Medicare?

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

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

Hospital stays

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

www.Medicare.gov.

Medicare Part B

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

Prescription Drugs

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

Annual cap

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

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

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

• Hearing aids and exams for fitting them

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

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

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

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- Balanced the budget each year in the Recorder's Office.

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

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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."

Audubon

Continued from page 2

Center in Kirtland has been rehabilitating native wildlife since 1983. In a typical year, they admit about 2,000 animals into their medical facility, treating injured or sick patients and raising orphans. This year, however, COVID-19 public health protocols prevented them from admitting patients and orphans starting in mid-March to the present. Lake Metroparks gives advice on wildlife encounters on their website, www.lakemetroparks.com.

Lake Erie Nature & Science Center in Bay Village also suspended wildlife rehab admissions but resumed pre-scheduled wildlife intake July 7. People seeking assistance for wildlife must call 440-871-2900 or email wildlife@lensc.org prior to going to Lake Erie Nature & Science Center.

As a local chapter of National Audubon Society, Blackbrook Audubon covers Ashtabula, Geauga and Lake Counties. For more information, visit blackbrookaudubon.org or email blackbrookaud@aol.com. Follow Blackbrook Audubon Society on Facebook for updates.

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.

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

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

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

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

Polling locations in Lake

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

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

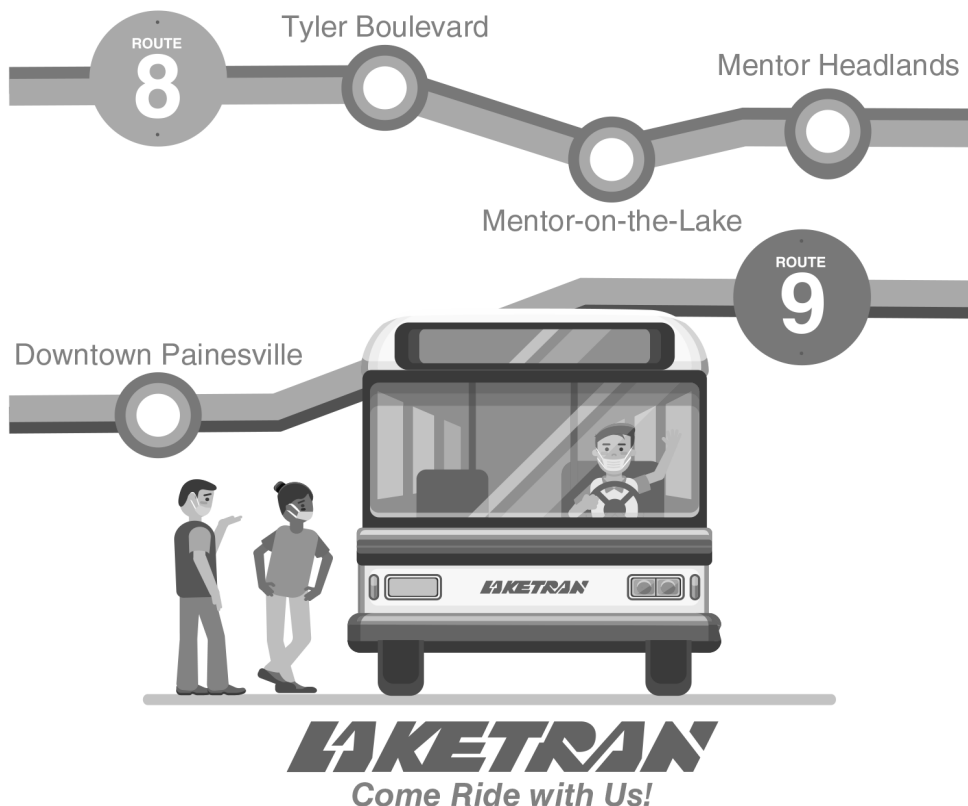
Dial-a-Ride, Laketrans' door-to-door service for seniors and people with disabilities, will also provide rides to early voting or polling locations at no charge and requires a reservation 1 to 12 business days in advance. To schedule a Dial-a-Ride reservation, call Laketrans Customer Service at 440-354-6100.

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

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

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LAKETRAN VOTE & RIDE

Early Voting: October 6 - November 2
Ride Laketrans FREE to Lake County Board of Elections

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

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



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

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

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

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

However, if you are caring for a loved one, the holidays can be overwhelming. Take a deep

breath. With some planning your celebrations can continue to be happy, memorable occasions.

Reduce Holiday Stress

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

Preparations and Planning

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

your loved one is in good hands.

Variety of Services

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

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

We Can Provide Respite

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

Our experienced and compassionate Caregivers can stay with your loved one, making

sure that their needs get met, leaving you the opportunity to go shopping for gifts, meal preparation, or just the chance for some "me-time".

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

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

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

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

- ~Pictures of family to help with memories

~Music can help with anxiety and bring comfort

~Headphones block out noises that may frighten them

~Cozy blankets, sweaters or clothing can provide comfort and warmth

HOT TIP...

Winter is Coming
~Check in on your family & elderly neighbors

~Clear their driveway & walkway to prevent falls

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

~Don't forget to change the furnace filter

MEET YOUR LOCAL FIREPLACE DEALER!

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

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

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

We educate our customers on the heating products and work with them to determine the best solution for their particular situation. Then we are able to sell them a high efficiency unit, install the unit and service it afterwards. We also offer our customers pellet fuel, firewood and a complete hearth shop featuring all the products having to do with a fireplace!"

Chris says that American Home is all about green energy and proves that with high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have



burning displays in the store to demonstrate the incredible heat, beautiful ambiance and easy to use heating products. You can see for yourself how great the units look, as well as how much heat you can expect, by coming in and experiencing the working products.

American Home & Energy is located at 1270 Mentor Avenue (Rt 20) in Painesville Township, across from the Lake County Fairgrounds. Store hours are Monday through Friday 9 am to 5:30 pm, Saturday 9:00 am to 4:00 pm. The store is closed on Sunday.

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

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Lorraine Fende, Lake County Treasurer



ABOUT LORRAINE

• Current Lake County Treasurer

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



INCREASING REVENUE

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



COVID RELIEF FOR OUR FAMILIES

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



PROTECTING TAXPAYER DOLLARS

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



SAFEGUARDING TAXPAYER DOLLARS

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



PROACTIVELY PROVIDING TAXPAYER REFUNDS

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



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

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Plumbing Tips To Help You Save Money

Benjamin Franklin Plumbing & Debord's One Hour HVAC

Over time, plumbing costs can add up. They're a necessary expense in any homeowner's budget, yet there's a lot that can be done to lower the annual cost of your plumbing bills that a lot of people are not aware of. Completing annual maintenance and taking a proactive step to fight against future costly issues are one of the most important things that you can do to save money on plumbing.

Actively Look for Drips: Drips add up over time—and can also signal a larger problem at hand. Loose valves, cracked pipes, or even flooding are all issues that a few small drips can warn homeowners about. These issues, if left untreated, are far more costly than a simple leak. Dripping water can slowly add up in your energy bill. The water can also cause harmful mold to grow if not quickly handled.

Upgrade Your Water Heater: Heating water requires a lot of energy; by upgrading to a more effective, energy-efficient model, you can save a lot of money over

time. Water heater models that are over ten years old might be due for a replacement soon. A good model to consider is an on-demand water heater, which quickly heats water when necessary, rather than continuously heats water throughout the day.

Check Your Water Meter: Take a quick look over your water meter to be sure that your water flow is running normally. Located somewhere accessible outside of your home, your water meter indicates water usage. If water is not running to your home but the meter indicates water is still flowing, that can often be a sign of a major water leak somewhere in your pipes.

Complete Routine Maintenance: Making sure to treat any issues preemptively—rather than wait until the issue grows large and costly—is a quick and easy plumbing tip that can help save money. Plumbing repairs can be costly.

Don't DIY: While it may be tempting to try to fix plumbing issues on your own and save

some cash, getting the help of a professional can actually save you more time and money overall. Homeowners who attempt to fix projects on their own can often create larger issues. In case of doubt, enlist the services of a trusted plumber who can fix the issue for good.

Cut back on some major plumbing costs by following these easy tips. A little bit of regular maintenance and careful checking of all your plumbing fixtures can go a long way to saving a lot of money. When in doubt, do not try to tackle the issue on your own; invest in a professional service to lower expenses by getting the job done right the first time!

Call us today at (440) 497-4386 to schedule an appointment.

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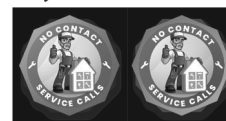
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DIVORCE 101:

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

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

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

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

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

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

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

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

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

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

Robert C. Biales

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

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At Cosmetic Therapy Medi-Spa & More, we pride ourselves in our deep knowledge of how skin, hair, and energy all interact. Laser hair removal and electrolysis are our primary focus as Cosmetic Therapists are the health care professional who specializes in these services. As the experts in permanent hair removal, we can guide you through the treatment expectations and outcomes. We

specialize in permanent hair removal for a range of needs whether cosmetic or medical. Lasers can be used on dark hair to reduce or remove hair growth on large surface areas. Electrolysis is the only FDA approved treatment for permanent hair removal and it works on all hair and skin types, even those not ideal for laser treatments.

There are three stages of hair growth and your skin has follicles

in each stage at all times. Only the first stage is when the hair has a large bulb attached to the blood supply that is effectively killed from the energy during laser or electrolysis treatments. Laser hair removal typically requires 8-14 treatments at 4-8 week intervals (beginning vs ending treatment frequency). Treatments are required monthly until full hair cycles have passed and the regrowth appears

less and less each time. During treatment hair from all stages will burn immediately and bulbs shed out of the skin within 10-14 days afterwards. Laser is permanent reduction and typically settles into a yearly maintenance to clean up fine regrowths.

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electrologists for its effectiveness and patient comfort. We use sterile single-use disposable probes and sterilize forceps according to the Centers for Disease Control and Prevention standards. We practice Covid Guidelines as well.

Laser and electrolysis are laborious treatments for both the patient and practitioner. You want to get your treatments by someone who knows how to do it right. Elaine Nelson, RRT, CT is the owner and practices at our Mentor location in the historic Corning White House on 8353 Mentor Ave. Mentor, OH 44060. Her daughter Amanda has a Bachelor's of Science from The Ohio State University in Human Ecology and became a licensed Cosmetic Therapist in 2014. She is now taking clients at our new location in Chardon Square located

Continued On Page 14

Glad to be back... Now seeing patients!

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

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

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

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

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

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

"Monthly Upkeep has quickly become one of the largest handyman services in Lake County. We have quickly expanded our product offerings beyond



handyman services and into full kitchen and bathroom remodels as well. One thing our clients love is that we show up when we promise and we get the job done quickly, professionally, and within budget," says Spensir.

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

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

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

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

Real Estate Needs:
440-487-3448
Marks of Excellence

Home Repair/Remodel Needs:
440-363-6400
Monthly Upkeep

Cosmetic Laser




Continued from page 13

at 133 Main St on Saturday's and evenings. For appointments and consults please call or text 440-477-4074 (Mentor) or 440-487-8493 (Chardon). Visit www.takeawayhair.com and please find us on Facebook at Cosmetic Laser Inc! Now on Instagram @cosmeticlaser_medispa.

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

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

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

Fall 2021 Lakeland Community College admissions applications will be accepted beginning

Thursday, Oct. 1, 2020.

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

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

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

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

lakelandcc.edu/financialaid.

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

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

High school seniors -

Now is the time to plan for college!



Virtual visits - Start now!

Virtually visit Lakeland at lakelandcc.edu/visit.



College Applications

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



FAFSA - The Free Application for Federal Student Aid

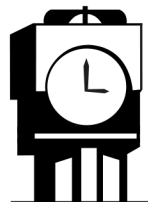
Financial aid and eligibility for some scholarships and grants are based on the completion of the FAFSA. For students applying to college for fall 2021, the FAFSA window opens Oct. 1, 2020. Apply online at: studentaid.ed.gov/fafsa.

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

Why Lakeland?

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

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



Learn more at lakelandcc.edu/future-student

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Volunteers: Unsung Heroes

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

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

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

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

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

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

Willow Praise Church

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

Secretary@willowpraise.org

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

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

"We are still here to serve you!"

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

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

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

With summer winding down and colder weather approaching, now is the time to have us perform a Heating Preventative Maintenance Safety Check for the low price of only \$69.95 (Regular price \$95.95). 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.

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

1. Check refrigerant charge

2. Leak test unit if necessary
3. Check and 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.
- For those of you looking to save even more, take advantage of a package deal! Have us service both systems at the same time for only \$98!!

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 preventative maintenance check at (440) 942-8175.

Are You Ready to "Cut the Cable?"

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

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

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